
State: Arkansas **Filing Company:** Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile Program
Project Name/Number: Personal Automobile Program/PA-2012-0001

Filing at a Glance

Company: Farmers Mutual Hail Insurance Company of Iowa
Product Name: Personal Automobile Program
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 12/19/2012
SERFF Tr Num: FMHL-128751164
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: PA-2012-0001

Effective Date: 06/01/2013
Requested (New):
Effective Date: 06/01/2013
Requested (Renewal):
Author(s): Roger Haist
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 04/25/2013
Disposition Status: Filed
Effective Date (New): 06/01/2013
Effective Date (Renewal): 06/01/2013

State Filing Description:

State: Arkansas **Filing Company:** Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile Program
Project Name/Number: Personal Automobile Program/PA-2012-0001

General Information

Project Name: Personal Automobile Program

Project Number: PA-2012-0001

Reference Organization: ISO

Reference Title:

Filing Status Changed: 04/25/2013

State Status Changed:

Created By: Roger Haist

Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized

Domicile Status Comments: Iowa is our domicile state.

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Roger Haist

Filing Description:

We are filing this form, rate and rule set with a proposed effective date of February 1, 2013 on New Business and March 1, 2013 on Renewal business. This filing includes a form up-date, rate adjustment and rule change including the balance of the Miscellaneous Type Vehicles found in the ISO program into our program. There are additional adjustments to the Primary Classification Factors, Farm Truck Section and Universal Auto Rules. This filing mirrors filings that have been filed and are being prepared for filing in our other auto writing states. This filing is associated with PA-2102 -0001f form filing.

Company and Contact

Filing Contact Information

Roger Haist, V.P. of P&C Division

6785 Westown Parkway

West Des Moines, IA 50266

roger.haist@fmh.com

515-724-5240 [Phone]

Filing Company Information

Farmers Mutual Hail Insurance

Company of Iowa

6785 Westown Parkway

West Des Moines, IA 50266-7727

(515) 282-9104 ext. [Phone]

CoCode: 13897

Group Code: 569

Group Name: Farmers Mutual Hail

FEIN Number: 42-0245840

State of Domicile: Iowa

Company Type: Property

Casualty

State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: Rate & Rule Filing Review fee
Per Company: No

Company	Amount	Date Processed	Transaction #
Farmers Mutual Hail Insurance Company of Iowa	\$100.00	12/19/2012	65914555

State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Automobile Program		
Project Name/Number:	Personal Automobile Program/PA-2012-0001		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/25/2013	04/25/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/15/2013	04/15/2013
Pending Industry Response	Alexa Grissom	01/07/2013	04/04/2013

Response Letters

Responded By	Created On	Date Submitted
Roger Haist	04/15/2013	04/15/2013
Roger Haist	04/05/2013	04/05/2013

State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Automobile Program		
Project Name/Number:	Personal Automobile Program/PA-2012-0001		

Disposition

Disposition Date: 04/25/2013
Effective Date (New): 06/01/2013
Effective Date (Renewal): 06/01/2013
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Farmers Mutual Hail Insurance Company of Iowa	8.000%	8.000%	\$61,158	955	\$611,584	12.000%	6.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Arkansas Premium & Loss Analysis	Filed	Yes
Supporting Document	Arkansas Justification of Credit	Filed	Yes
Rate	AR Index	Filed	Yes
Rate	AR Manual	Filed	Yes
Rate	AR Universal Auto Plan	Filed	Yes

State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Automobile Program		
Project Name/Number:	Personal Automobile Program/PA-2012-0001		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	AR Rate Pages	Filed	Yes
Rate	AR MISC Cov Semi-Ann Pages	Filed	Yes
Rate	AR Farm Truck Semi-Annual Pages	Filed	Yes
Rate	Universal Automobile Tier Program	Filed	Yes

State: Arkansas **Filing Company:** Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile Program
Project Name/Number: Personal Automobile Program/PA-2012-0001

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/15/2013
Submitted Date	04/15/2013
Respond By Date	

Dear Roger Haist,

Introduction:

This will acknowledge receipt of the captioned filing.

Since the effective date has passed; please select a new date and revise the APCS accordingly.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

*Sincerely,
Alexa Grissom*

State: Arkansas **Filing Company:** Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile Program
Project Name/Number: Personal Automobile Program/PA-2012-0001

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/07/2013
Submitted Date	04/04/2013
Respond By Date	

Dear Roger Haist,

Introduction:

This will acknowledge receipt of the captioned filing. Please submit the APCS in Excel. Additionally, please submit the justification for credit per Ark. Code Ann. 23-67-409(3).

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Automobile Program		
Project Name/Number:	Personal Automobile Program/PA-2012-0001		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/15/2013
Submitted Date	04/15/2013

Dear Alexa Grissom,

Introduction:

Ms. Grissom:

We have revised the APCS excel document to reflect the proposed 6-1-13 effective date for new and renewal. We have also submitted a Post-Submission Update to revise the requested effective date to 6-1-13. It does not appear that we have the ability to modify the General Informaiton tab relative to those rates.

Advise if you require further modifications or information.

Thank you for your prompt reply and assistance.

Roger

Response 1

Comments:

The attached APCS now reflects the revised effective date of Jun 1, 2013.

Changed Items:

State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Automobile Program		
Project Name/Number:	Personal Automobile Program/PA-2012-0001		

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	Attached is the APCS in Excel format and now reflecting a 6-1-13 effective date, as requested.
Attachment(s):	PPA_Survey_FORM_APCS2012-MB - 6-1-2013.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	Attached is the APCS in Excel format as requested.
Attachment(s):	PPA_Survey_FORM_APCS2012-MB - 1-1-2013.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA_Survey_FORM_APCS2012-MB - 1-1-2013.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We have modified the proposed effective date to June 1, 2013 for new and renewal. Advise if there are further changes required.

Thank you for your patience and assistance - Roger

Sincerely,
Roger Haist

SERFF Tracking #:	FMHL-128751164	State Tracking #:		Company Tracking #:	PA-2012-0001
<hr/>					
State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa		
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
Product Name:	Personal Automobile Program				
Project Name/Number:	Personal Automobile Program/PA-2012-0001				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/05/2013
Submitted Date	04/05/2013

Dear Alexa Grissom,

Introduction:

Ms. Grissom. Thank you for sending along the response to the initial filing. We have attached the APCS - Auto Premium Comparison Survey in Excel format as requested.

We have also attached the Justification for Credit to support the changes made to the Universal Tier Program. These same changes have been implemented in our other writing states or will be once filing is completed and approved.

We spoke with LexisNexis and they indicate that their Attract Standard Auto model is filed in Arkansas. As indicated in the Universal Auto Guidelines section, we apply a Longevity modification to potentiall allow policyholders to qualify for a better tier based on acceptable loss history.

Please advise if you require additional information to complete your review of this filing.

Response 1

Comments:

The Excel version of APCS is attached as well as a Justification for Credit document.

Changed Items:

State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Automobile Program		
Project Name/Number:	Personal Automobile Program/PA-2012-0001		

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	Attached is the APCS in Excel format as requested.
Attachment(s):	PPA_Survey_FORM_APCS2012-MB - 1-1-2013.xls
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>PPA_Survey_FORM_APCS2012-MB - 1-1-2013.pdf</i>
Satisfied - Item:	Arkansas Justification of Credit
Comments:	Attached is a representation of Written Premium and Paid losses per Tier identified in the Universal Auto Guidelines and Tier sections of the manual.
Attachment(s):	Arkansas Justification of Credit 4-2013.pdf

State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Automobile Program		
Project Name/Number:	Personal Automobile Program/PA-2012-0001		

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	Attached is the APCS in Excel format as requested.
Attachment(s):	PPA_Survey_FORM_APCS2012-MB - 1-1-2013.xls
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>PPA_Survey_FORM_APCS2012-MB - 1-1-2013.pdf</i>
Satisfied - Item:	Arkansas Justification of Credit
Comments:	Attached is a representation of Written Premium and Paid losses per Tier identified in the Universal Auto Guidelines and Tier sections of the manual.
Attachment(s):	Arkansas Justification of Credit 4-2013.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please advise if the documents and explanations are not adequate to address your objections.

Thank you in advance for your patience and assistance in moving this filing to acceptance.

Sincerely,

Roger Haist

State: Arkansas **Filing Company:** Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile Program
Project Name/Number: Personal Automobile Program/PA-2012-0001

Post Submission Update Request Processed On 04/25/2013

Status: Allowed
Created By: Roger Haist
Processed By: Alexa Grissom
Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	06/01/2013	02/01/2013
Effective Date Requested (Renew)	06/01/2013	02/01/2013

State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Automobile Program		
Project Name/Number:	Personal Automobile Program/PA-2012-0001		

Rate Information

Rate data applies to filing.

Filing Method:	file & use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-20.000%
Effective Date of Last Rate Revision:	06/01/2011
Filing Method of Last Filing:	use & file

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Farmers Mutual Hail Insurance Company of Iowa	8.000%	8.000%	\$61,158	955	\$611,584	12.000%	6.000%

SERFF Tracking #:

FMHL-128751164

State Tracking #:

Company Tracking #:

PA-2012-0001

State:

Arkansas

Filing Company:

Farmers Mutual Hail Insurance Company of Iowa

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Automobile Program

Project Name/Number:

Personal Automobile Program/PA-2012-0001

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 04/25/2013	AR Index	A-C	Replacement	PA-2011-0001	AR Index 1-1-13.pdf
2	Filed 04/25/2013	AR Manual	G 1-29	Replacement	PA-2011-0001	Ark Manual 1-1-13.pdf
3	Filed 04/25/2013	AR Universal Auto Plan	P 1-7	Replacement	PA-2011-0002	AR Universal Auto Plan 1-1-13.pdf
4	Filed 04/25/2013	AR Rate Pages	1-10	Replacement	PA-2011-0001	
5	Filed 04/25/2013	AR Misc Cov Semi-Ann Pages	14-16	Replacement	PA-2011-0001	Ark Misc Cov Semi-Ann pgs 1-1-13.pdf
6	Filed 04/25/2013	AR Farm Truck Semi-Annual Pages	FT 1-3	Replacement	PA-2011-0001	AR Farm Truck Semi-Annual 1-1-13.pdf
7	Filed 04/25/2013	Universal Automobile Tier Program		Replacement	PA-2011-0002	Ark Universal Auto Tiers 1-1-13.pdf

PERSONAL VEHICLE MANUAL

RULE NUMBERS AND SUBJECTS

1. Definitions
2. Personal Auto Policy – Eligibility
3. Premium Determination
4. Classifications
5. Safe Driver Insurance Plan (SDIP)
6. Model Year/Age Groups for Comprehensive and Collision Coverages
7. Minimum Premium Rule
8. Policy Period
9. Changes
10. Cancellation
11. Whole Dollar Premium
12. Rules for Determining Physical Damage Base Rates Not Displayed on Rate Pages
13. Suspension
14. Miscellaneous Coverages
15. Certified Risks – Financial Responsibility Laws
16. Named Non-Owner Policy
17. Extended Non-Owned Liability Coverage
18. Increased Limits
19. Miscellaneous Types
20. Rating Territories

PERSONAL VEHICLE MANUAL

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PERSONAL VEHICLE MANUAL

1. DEFINITIONS

A. PRIVATE PASSENGER AUTO

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of a least six months, and
 - a. Not used as a public or livery conveyance for passengers,
 - b. Not rented to others
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:
 - a. Has a Gross Vehicle Weight Rating of 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification section; and
 - b. Is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or
 - (2) For farming or ranching.

A pickup or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:

- a. It meets the conditions in **a.** and **b.** above; and
 - b. Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.
3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. It is principally garaged on a farm or ranch, and
 - b. It otherwise meets the definitions in **1.** and **2.** above.

B. AUTO as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.

C. LIABILITY as used in this manual refers only to Bodily Injury and Property Damage coverages.

D. SINGLE LIMIT LIABILITY as used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.

E. COMPREHENSIVE COVERAGE or Other Than Collision coverage (OTC) as used in this manual refers to other than collision damage to a motor vehicle.

F. OWNED as used in this manual includes:

1. An auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the Additional Insured-Lessor Endorsement.
2. A vehicle owned by a trust, Refer to Rule 2.E. for eligibility requirements applicable to vehicles owned by a trust.

G. GROSS VEHICLE WEIGHT RATING as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

2. PERSONAL AUTO POLICY - ELIGIBILITY

A. A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule **1.**, if;

1. They are written on a specified auto basis, and
2. They are owned by an individual or by a husband and wife who are residents in the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the declarations page.

B. A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule **1.**, that are owned jointly by two or more:

1. Resident relatives other than husband and wife;
2. Resident individuals; or
3. Non-resident relatives, including a non-resident husband and wife;

- If:
- a. They are written on a specified auto basis, and
 - b. The Joint Ownership Coverage Endorsement is attached. Refer to the endorsement for the extent of coverage.

NOTE: *The company may elect to not apply the non-owned auto liability coverage exclusion under the Joint Ownership Coverage Endorsement. Refer to company for the application of this exclusion.*

PERSONAL VEHICLE MANUAL

2. PERSONAL AUTO POLICY - ELIGIBILITY - Continued

- C.** A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golf carts, all terrain vehicles, dune buggies or other similar type vehicles and snowmobiles if:

1. They are written on a specified vehicle basis,
2. They are owned by:
 - a. An individual;
 - b. A husband and wife;
 - c. Two or more relatives other than husband and wife; or
 - d. Two or more resident individuals; and
3. Coverage is limited in accordance with the Miscellaneous Type Vehicle or Snowmobile Endorsement.

- D.** A Personal Auto Policy shall be used to afford coverage to:

1. Private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
2. Motorcycles, motor homes, golf carts, all terrain vehicles, dune buggies or other similar types of vehicles and snowmobiles;

if the title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

1. Requirements
 - a. The grantor of the trust must be:
 - (1) An individual or a husband and wife; and
 - (2) The only Named Insured shown in the Declarations.
 - b. All vehicles insured under the policy must be owned by the trust.
 - c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program.
2. Endorsement

Attach the Trust Endorsement to the policy.

3. PREMIUM DETERMINATION

Single Limit of Liability, or Bodily Injury Liability and Property Damage Liability; Medical Payments; Comprehensive and Collision premiums are determined as follows:

A. REFER TO THE CLASSIFICATION RULE

to determine the applicable Classification, Rating Factor and Statistical Code.

B. MODEL YEAR & SYMBOL DETERMINATION

1. **Refer to the Model Year/Age Group Rule** to determine the model year/age of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.
2. **If no Rating Symbol is shown** in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.
 - a. If the S&I Section displays a rating symbol for the Prior Model Year version of the same vehicle, use the prior model year's rating symbol for the new model year vehicle.
 - b. If the S&I Section does NOT display a rating symbol for the Prior Model Year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.

C. REFER TO TERRITORY DEFINITIONS

to determine the territory code for the location where the auto is principally garaged.

NOTE:

When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

- D. REFER TO THE RATE PAGES** to determine base rates for the desired coverage for the appropriate territory.

- E. THE PREMIUM FOR EACH COVERAGE** is determined by multiplying the base rate by the appropriate rating factors. Due to rounding, the manual premium calculation may differ slightly from the computer calculated rate. Contact the Home Office for exact calculation and rounding procedures.

PERSONAL VEHICLE MANUAL

3. PREMIUM DETERMINATION - Continued

F. COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT DISCOUNT

1. A 5% discount on Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision coverage premiums shall be afforded to those insureds who meet the College Graduate Scholastic Achievement Discount eligibility criteria set forth in 2. below.

The discount shall be afforded to the one vehicle to which the eligible insured is assigned for classification and rating purposes. If the eligible insured has **not** been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates most frequently.

2. Eligibility

An insured is eligible for this discount if:

- a. He or she is under twenty-five years old and has graduated from a college or university, and
- b. His or her cumulative scholastic record shows that he or she attained one of the following:
 - (1) A grade average of "B" or higher, if letter grades are used, or
 - (2) At least a 3 point average on a 4 point scale (or equivalent).

An insured is **not** eligible for this discount if he or she is a married operator who has been used to classify a vehicle on the policy.

3. This discount shall be provided to each eligible insured on the policy who qualifies for the discount.

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types rule unless the Miscellaneous Types rule states, *classify and rate as a private passenger auto*.

Refer to Section C. below for definitions of terms used in this rule.

Refer to the Classification Tables for the Primary and Secondary Classification Rating Factors and Statistical Codes that apply.

- A. Autos owned** by an individual, or owned jointly by two or more relatives or resident individuals are classified as follows:

1. PRIMARY CLASSIFICATION

- a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto and the eligibility of youthful operators for the Driver Training and/or Good Student Classifications, and
- b. Determine the applicable factor from the Primary Rating Factor tables.

2. SECONDARY CLASSIFICATIONS

- a. Determine if the auto is:
 - (1) A single car, or
 - (2) Part of a multi-car risk.
- b. Refer to the Safe Driver Insurance Plan (SDIP) to classify operators according to the provisions of the Plan.
- c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.

3. CLASSIFICATION CHANGES

Compute premium adjustments on a pro rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

EXCEPTIONS:

- a. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
- b. A policy shall **not** be changed mid-term to effect a change in the Driving Record Sub-Classification.
- c. A policy shall **not** be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

PERSONAL VEHICLE MANUAL

4. CLASSIFICATIONS - continued

B. A PRIVATE PASSENGER AUTO(s) owned by a Farm Family Co-Partnership, or Farm Family Corporation and covered by a Personal Auto Policy, and principally garaged on a farm or ranch shall be classified and rated in accordance with Rule **4.A.**, provided that vehicle is:

1. Not experience rated, and
2. Not used in an occupation other than farming or ranching, or
3. Used only in driving to or from work.

C. DEFINITIONS

1. USE CLASSIFICATIONS

a. **BUSINESS USE** means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

b. **FARM USE** means the auto is principally garaged on a farm or ranch, and

- (1) It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
- (2) It is not customarily used in any occupation other than farming or ranching.

c. **PLEASURE USE** means:

- (1) **NO BUSINESS USE.**
- (2) **PERSONAL USE** including driving to or from work or school:
 - (a) Less than 3 road miles one way; or
 - (b) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.

d. **WORK LESS THAN 15 MILES** means:

- (1) **NO BUSINESS USE.**
- (2) **PERSONAL USE** including driving to or from work or school:
 - (a) 3 or more, but less than 15, road miles one way if such usage is more than 2 days per week or more than 2 weeks per 5 week period; or
 - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.

e. **WORK 15 OR MORE MILES** means:

- (1) **NO BUSINESS USE.**
- (2) **PERSONAL USE** including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.

f. **AN AUTO DRIVEN PART WAY TO OR FROM WORK OR SCHOOL**, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

g. **PLEASURE USE** applies to a **CLERGYMAN'S** vehicle provided there is no youthful operator or other outside employment use of that same vehicle.

LIABILITY

h. **AN AUTO USED IN THE BUSINESS OF THE U.S. GOVERNMENT** by one of its employees may be classified and rated as **PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES** when the Federal Employees Using Autos In Government Business Endorsement is used to limit coverage.

2. AGE, SEX AND MARITAL STATUS CLASSIFICATIONS

a. **YOUTHFUL OPERATOR** means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, who is one of the following:

- (1) **YOUTHFUL UNMARRIED MALE OPERATOR** - unmarried male under 25 years of age who is not an owner or principal operator;
- (2) **YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR** - unmarried male under 30 years of age who is an owner or principal operator;
- (3) **YOUTHFUL MARRIED MALE OPERATOR** - married male under 25 years of age;
- (4) **YOUTHFUL UNMARRIED FEMALE OPERATOR** - unmarried female under 25 years of age who is not an owner or principal operator;
- (5) **YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR** - unmarried female under 30 years of age who is an owner or principal operator;
- (6) **YOUTHFUL MARRIED FEMALE OPERATOR** - married female under 25 years of age.

PERSONAL VEHICLE MANUAL

4. CLASSIFICATIONS - continued

b. **NO YOUTHFUL OPERATOR** means:

- (1) A Youthful Operator classification is not applicable to the auto, and
- (2) The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
 - (a) Operator Age 30-39
 - (b) Operator Age 40-49
 - (c) Operator Age 50-64
 - (d) Operator Age 65-74
 - (e) Operator Age 75-79
 - (f) Operator Age 80-84
 - (g) Operator Age 85 or Over
 - (h) All Other Operators Age 25-29 but who are not eligible for any Youthful Operator classification.

c. **AGE** means the age attained on the last birthday.

d. **MARRIED** means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.

e. **RESIDENT** means anyone residing in the same household.

EXCEPTIONS:

- (1) A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
- (2) If a **YOUTHFUL UNMARRIED FEMALE OPERATOR** or a **YOUTHFUL UNMARRIED MALE OPERATOR** is a **STUDENT** residing at an educational institution **OVER 100 ROAD MILES** from the auto's place of principal garaging, the auto is rated as if the student is **MARRIED**.

3. **SINGLE CAR AND MULTI-CAR RISKS: OPERATOR ASSIGNMENT RULE**

- a. Classify Single Car risks and Multi-Car risks according to Rules **4.C.3.b.** or **4.C.3.c.** below, depending on whether a Youthful Operator classification applies to any auto being insured on the policy.
 - (1) Rule **4.C.3.b.** applies if a Youthful Operator classification applies to any auto on the policy.

- (2) Rule **4.C.3.c.** applies if a Youthful Operator classification does **NOT** apply to any auto on the policy.

b. **Operator assignment:** Policies insuring one or more Youthful Operators.

- (1) **Single Car Risks** – The youthful operator with the highest Primary Rating Factor shall apply.

- (2) **Multi-Car Risks**

- (a) Assign each youthful principal operator to the auto he/she principally operates. If a youthful operator is the principal operator of more than one auto, assign that operator to the auto with the highest Total Base Premium.
- (b) Assign other youthful operators to remaining autos as follows:
 - (i) Determine the pleasure use Primary Rating Factors of all operators.
 - (ii) Assign the youthful operators to remaining autos in the order of the highest rated youthful operator to the auto with the highest Total Base Premium.
 - (iii) After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

- (c) After all youthful operators have been assigned to autos according to (a) and (b) above, assign the appropriate No Youthful Operator classification to remaining autos equal to the number of operators insured on the policy. Use the following operator assignment criteria:

- (i) Establish the auto's classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest Primary Rating Factor.
- (ii) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.

PERSONAL VEHICLE MANUAL

4. CLASSIFICATIONS - continued

- (iii) Excess Autos – Classify autos in excess of the number of operators as follows:
 - (a) If all operators on the policy are age 40 or over, the Excess Autos 2 (all Operators Age 40 or Over) classification shall apply to the autos in excess of the number of operators.
 - (b) If not all operators on the policy are age 40 or over, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
 - (d) If the number of autos exceeds the number of operators, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
- c. **Operator assignment:** Policies insuring **NO** drivers eligible for a Youthful Operator classification.
 - (1) **Single Car Risks** – Assign the appropriate No Youthful Operator classification based on the driver who most frequently operates the auto. If two or more drivers operate the auto equally, assign the driver with the highest Primary Rating Factor to the auto.
 - (2) **Multi-Car Risks** – Assign operators to autos in accordance with Paragraph (a) below, then determine the classification rating factor for each auto in accordance with Paragraphs (b) and (c) below.
 - (a) Assign each operator to the autos he/she customarily operates. For the purpose of this operator assignment rule, each operator must be assigned to at least one auto, and each auto must have an operator assigned to it.
 - (b) Determine the classification rating factor for each auto as follows:
 - (i) If only one operator has been assigned to an auto, use that operator to establish the classification rating factor for the auto, except as noted in (ii) which follows.
 - (ii) If an operator is assigned to two or more autos and is the only operator assigned to those autos, use that operator to classify the auto with the highest Total Base Premium that the individual operates.
 - (iii) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
 - (iv) If more than one operator has been assigned to an auto, establish the classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest Primary Rating Factor.
 - (v) Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.
 - (c) If the number of autos exceeds the number of operators, refer to Rule **4.C.3.c.(3)** to classify autos in excess of the number of operators insured on the policy.
- (3) **Excess Autos** - Classify autos in excess of the number of operators as follows:
 - (a) If all operators on the policy are age 40-74, the Excess Autos 2 (All operators Age 40-74) classification shall apply to the autos in excess of the number of operators unless the use of the auto is Farm Use. If Farm Use classify excess autos Farm Use based on the age of the highest rated operator.
 - (b) If not all operators on the policy are age 40-74, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators unless the use of the auto is Farm Use. If Farm Use classify excess autos Farm Use based on the age of the highest rated operator.
- d. **MULTI-CAR DISCOUNT** - The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured on the same policy for any of the following coverages: Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive or Collision.
- e. **TOTAL BASE PREMIUM** is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision coverages that apply to the auto.

PERSONAL VEHICLE MANUAL

4. CLASSIFICATIONS - Continued

4. **DRIVER TRAINING** - The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:
- a. The course included a minimum of 24 clock hours of classroom instruction plus a minimum of 4 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
- (1) A minimum of 4 clock hours per student of actual driving experience exclusive of observation time in the car.
- In this case, part of the required 24 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.
- Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- (2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation-time in the car, and
- A minimum of 12 clock hours per student in an approved practice driving trainer.
- In this case only time spent in excess of 12 clock hours may be counted as part of the required 24 clock hours of classroom instruction.
- Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency; or
- e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.

- f. **SATISFACTORY EVIDENCE** is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., and c., or d. or e. above.

5. GOOD STUDENT

The applicable Good Student Classification applies provided:

- a. The owner or operator is a full time High School, College or University Student.
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
- (1) Is in the upper 20% of his/her class scholastically, or,
- (2) Maintains a "B" average, or its equivalent. If the letter grading system can not be averaged then no grade can be below "B."
- (3) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
- (4) Student is included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

A classification change resulting from a change the scholastic standing of the student can not be effected between anniversary dates of the policy.

6. VEHICLES EQUIPPED WITH ANTI-THEFT DEVICES

These discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:

- a. A hood lock which can be released only from inside the vehicle, and
- b. A device meeting the criteria of either Paragraph 1. or 2. below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

1. **Alarm ONLY** (Cov Code 1) and **Active Disabling Devices** (Cov. Code 2)

A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.

PERSONAL VEHICLE MANUAL

4. CLASSIFICATIONS - Continued

2. **Passive Disabling Devices** (Cov Code 3)

A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.

7. SAFETY EQUIPMENT DISCOUNTS

a. **Passive Restraint Discount**

The following discounts apply to Medical Payments only. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either paragraph (1) or (2) below:

- (1) 20% discount shall be afforded when the restraint is installed in the driver-side-only position.
- (2) 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

b. **Anti-Lock Braking System Discount**

A 5% discount for Bodily Injury and Property Damage Liability (or Single Limit Liability) coverages shall be afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

Refer to company for required evidence of factory installation of an Anti-Lock Braking System prior to granting a discount.

8. PICKUPS AND VANS

- a. **Liability and Physical Damage:** Rate as private passenger. For non-symbolized pickups, determine a symbol based on original cost new from the Tables on Page 1 of the Symbol and Identification Section.
- b. **Coverage for caps, covers or bedliners** on a pickup is provided without additional premium charge and without specific description of the cap, cover or bedliner.
- c. **Camper bodies with or without facilities for cooking or sleeping:** Rate as a separate item. Refer to the Rule 19. Miscellaneous types.

9. MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT

- a. The Motor Vehicle Accident Prevention Course Discount applies to the premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, and Collision coverages.

Exception

This discount does not apply to vehicles classified and Rated under the Miscellaneous Types Rule unless otherwise specified.

- b. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful **NON-PRINCIPAL** Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult principal operator of the auto:

- (1) Is over age 55; and
- (2) Has a completion certificate, dated within the most recent 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention Course.
- (3) The 10% Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:
 - (a) Only to the auto principally operated by the operator with the course completion certificate.
 - (b) Only once to each such auto regardless of the number of operators with course completion certificates.
- (4) An approved Motor Vehicle Accident Prevention course shall:
 - (a) Be approved by the Arkansas Department of Motor Vehicles, and
 - (b) Be taught by an approved instructor, and
 - (c) Include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and
 - (d) Shall not be self-instructed.

PERSONAL VEHICLE MANUAL

4. CLASSIFICATIONS - Continued

10. CLOUD PACKAGE DISCOUNT

- a. A 2%, 5% or 7% Cloud Package Discount can apply to the final calculated premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision premiums based on the number of categories satisfied below:
 - (1) The Primary Home or Farm Property coverage is written by:
 - (a.) an affiliated Mutual reinsured by Farmers Mutual Hail Insurance Company of Iowa, or
 - (b.) Farmers Mutual Hail Insurance Company of Iowa Property and Casualty Division.
 - (2) The Primary Personal & Premises Liability Coverage is written by Farmers Mutual Hail Insurance Company of Iowa.
 - (3) Farmers Mutual Hail Insurance Company of Iowa provides the crop hail insurance.

NOTE: *A Tenant Homeowner Form-4 policy will not be eligible.*

- b. The Cloud Package Discount shall apply to the Personal Automobile Policy new and renewal premiums as follows:
 - (1) A 2% Cloud Package Discount applies when supported by one of the above.
 - (2) A 5% Cloud Package Discount applies when supported by two of the above.
 - (3) A 7% Cloud Package Discount applies when supported by all three of the above.(Supporting policy numbers must be provided when applying for the Cloud Package Discount.)

11. RENEWAL BUSINESS DISCOUNT

A 5% Discount will be offered to those policyholders choosing to retain their automobile policy and service provided by Farmers Mutual Hail Insurance Company of Iowa and its agency force.

- a. This discount will apply to the Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision premiums provided:
 - (1) policy has been in force for at least 6 months, and
 - (2) continues to meet underwriting criteria.
- b. The discount will be allowed on each vehicle after all other surcharges or credits/discounts have been applied.
- c. Additional autos added subsequent to this renewal will also be eligible for discount.

Exception: *If policy has cancelled and coverage is rewritten to a new policy and term, the discount will not carry over.*

5. SAFE DRIVER INSURANCE PLAN (SDIP)

A. ELIGIBILITY - An auto is eligible for rating under this Plan if it is:

1. Owned by an individual, or owned jointly by two or more relatives or resident individuals.
2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and
 - c. Not used in any occupation other than farming or ranching.

Exception: *The SDIP does not apply to vehicles rated under the Farm Trucks section of this manual.*

PERSONAL VEHICLE MANUAL

5. SAFE DRIVER INSURANCE PLAN (SDIP) - Continued

B. DEFINITIONS

1. DRIVING RECORD POINTS

a. CONVICTIONS

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

(1) Four points are assigned for conviction of:

- (a) Driving while under the influence of alcohol or drugs.*
- (b) Any other moving motor vehicle violations involving possession, disbursement, or use of alcohol or drugs.*
- (c) Refusal to take alcohol or drug test.
- (d) Evading or fleeing from police to avoid arrest.
- (e) Failure to stop and report when involved in an accident.
- (f) Homicide or assault arising out of the operation of a motor vehicle.
- (g) Reckless driving
- (h) Racing
- (i) Driving while license is suspended, revoked, or denied.
- (j) Felony involving use of motor vehicle.

*If at-fault accident and alcohol or drug conviction occur at same time, charge for both.

(2) Three points are assigned for conviction of:

- (a) Careless/Exhibition/Negligent Driving
- (b) Passing stopped school bus
- (c) Driving on the wrong side of road
- (d) Driving wrong way on one way street
- (e) Failure to have vehicle under control
- (f) Operating without a valid drivers license
- (g) The accumulation of points under a State Point System resulting in suspension or revocation of an operator's license.

(3) Two (2) points are assigned for conviction of any other moving violation resulting in suspension or revocation of an operators license.

(4) One (1) point is assigned for each additional conviction of a moving motor vehicle violation not listed in (1), (2) or (3) above in excess of one.

b. ACCIDENTS

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto.

(1) Two points are assigned for each auto accident that results in:

- (a) Bodily injury, or death; or
- (b) Total damage to all property including his/her own in excess of \$2,000.

(2) One (1) point is assigned for each auto accident that results in total damage to all property including his or her own that is less than the \$2,000 threshold reflected above.

EXCEPTIONS:

- 1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
- 2. No points are assigned for accidents occurring under the following circumstances:
 - (a) Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
 - (b) The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
 - (c) Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
 - (d) Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
 - (e) Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or

PERSONAL VEHICLE MANUAL

5. SAFE DRIVER INSURANCE PLAN (SDIP) - Continued

- (f) Accidents involving damage by contact with animals or fowl; or
- (g) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
- (h) Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.
- (i) Driving record points which result from convictions or accidents shall not be applied to Comprehensive premium.
- (k) The operator is innocent of any negligent or intentional act that was the proximate cause of the accident or injury, whether or not a claim was filed under any policy or contract of insurance.
- (l) Weather related claims are not subject to Safe Driver Insurance Plan section.

c. INEXPERIENCED OPERATOR

- (1) If the principal or occasional operator of the auto has no points assigned for an accident or conviction but has been licensed less than two years, two points are assigned. Sub-Classification 2 applies.
- (2) If the principal or occasional operator of the auto has no points assigned for an accident or conviction and has been licensed more than two years but less than three years, one point is assigned. Sub-Classification 1 applies.
 - (a) If the principal or occasional operator of the auto has been licensed for less than three years but **HAS** points assigned for an accident or conviction, assign points only for the accident or conviction, **NOT** for the principal or occasional operator's inexperience. Sub-Classification 1 or 2 applies.
 - (b) If the principal or occasional operator does not qualify for Inexperienced Operator points assignment in accordance with (1) above, but the policy has a total of one point assigned based on any operator's accident or conviction record, Sub Classification 1 or 2 applies.

- (3) If the principal or occasional operator qualifies for Inexperienced Operator points assignment but the policy also insures other operators who have points assigned for accidents or convictions, Sub-Classifications 3,4,5,6,7, or 8 apply.

d. REFUND OF SURCHARGED PREMIUM

If points have been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

2. EXPERIENCE PERIOD

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

C. DRIVING RECORD SUB-CLASSIFICATION

The driving record Sub-Classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8 or more	8

D. MULTI-CAR RISK

Any points developed under SDIP shall apply to the automobile that the regular or occasional operator is assigned to, as shown under the Multi-Car Section in the Secondary Table. Points may only be accumulated when the number of drivers exceeds the number of automobiles.

TOTAL BASE PREMIUM is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability; Medical Payments; Comprehensive and Collision Coverages that apply to the auto.

PERSONAL VEHICLE MANUAL

5. SAFE DRIVER INSURANCE PLAN (SDIP) - Continued

E. ADMINISTRATION OF SDIP

1. NEW BUSINESS

- a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant after inclusion of current Motor Vehicle record information.
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

2. RENEWAL BUSINESS

Information necessary to assign proper renewal Driving Record Sub-Classification shall be determined from any one or combination of the following:

- a. Company's own records; or
- b. Motor Vehicle records; or
- c. An application signed by the applicant and producer.

6. MODEL YEAR/AGE GROUPS FOR COMPREHENSIVE AND COLLISION COVERAGES

A. WHERE MODEL YEAR IS USED IN RATING:

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the Rate Pages, use the rates shown for the latest model year.

B. WHERE AGE IS USED IN RATING:

1. AGE IS DETERMINED AS FOLLOWS:

Age Group	Definition
1	Autos of current model year*
2	Autos of the preceding year
3	Autos of second preceding year
4	Autos of third preceding year
5	Autos of fourth preceding year
6	Autos of fifth preceding year
7	Autos of sixth preceding year
8	Autos of seventh preceding year
9	Autos of eighth preceding year
10	Autos of ninth preceding year
11	Autos of tenth preceding year
12	Autos of 1990 – 2010 of 11 th + preceding years
13	Autos of 1989 and prior model years

*The current model year as used in this section, changes effective October 1 of each calendar year regardless of the actual introduction of the makes and models.

2. **REBUILT OR STRUCTURALLY ALTERED AUTOS** - the age of the chassis determines the age of the autos.

7. MINIMUM PREMIUM RULE

AII PREMIUM CHARGES shall be calculated on a Pro Rata basis.

8. POLICY PERIOD

- A. No policy shall be written for other than a semi-annual term.

9. CHANGES

- A. All changes requiring **PREMIUM ADJUSTMENTS SHALL BE COMPUTED PRO RATA.**
- B. If an auto, operator or a form of coverage that was **CANCELLED** from a policy **AT THE REQUEST OF THE INSURED IS REINSTATED WITHIN 30 DAYS**, the premium shall be the same as the amount that was returned at the time of cancellation.

PERSONAL VEHICLE MANUAL

9. CHANGES - continued

C. MINIMAL PREMIUM ADJUSTMENTS

1. If an outstanding policy is amended and results in a minimal premium adjustment, the amount may be waived,

Except that the actual return premium shall be returned at the request of the insured.

2. Companies need not refund minimal premium if the insured requests the following:
 - a. Cancellation of coverage
 - b. Reduction of limits of liability
 - c. Increase in deductible

Except that actual return premium shall be returned at the request of the insured.

10. CANCELLATION

- A.** If a policy, vehicle or form of coverage is cancelled the return premium shall be calculated on a pro rata basis, whether request by the company or the Insured.

- B.** Instructions for determining an approximate **PRO RATA FACTOR**:

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 2006 is designated as 2006.181.
2. In like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.

EXAMPLE:

Cancellation date May 19, 2006	2006.381
Effective date March 2, 2006	2006.167
	.214

For a **6 Month Term Policy**: Multiply .214 by 2. (.214 x 2=.428). Earned premium will be .428 times the semi-annual term premium or change amount on an individual coverage level.

NOTE:

As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years this table shall also be used for each such year.

REFER TO PRO RATA TABLE DIRECTLY FOLLOWING THIS SECTION.

11. PREMIUM ROUNDING RULE

The premium for each exposure shall be rounded to the nearest penny separately for each coverage provided by the policy.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other auto business.

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES

- A. 2011 AND SUBSEQUENT MODEL YEARS – Symbol 70+ Vehicles – (need prior approval)**

The Rate Factors for Symbol 1 through 70 Vehicles are shown in the table on page G-24.

- B. 1990 - 2010 MODEL YEARS – Symbol 27 Vehicles – (need prior approval)**

The Rate Factors for Symbol 1-26 Vehicles are shown in the table on page G-25.

- C. 1989 AND PRIOR MODEL YEAR VEHICLES**

**** Current Underwriting Rules require newly acquired vehicles 1989 and prior, desiring Physical Damage coverage, to be rated as Antique Autos (19. Miscellaneous types C.) or Classic Autos (19. Miscellaneous types D.). See page G-21.**

- D. ORIGINAL COST MEANS**

1. Manufacturer's Suggested Retail Price for Autos built in U.S.
2. Manufacturer's Suggested Retail Price in U.S. for specially built Autos.
3. Manufacturer's Suggested Retail Price in U.S. for imported Autos.

13. SUSPENSION

This option is not used. Requests are reviewed to delete coverage and re-add as outlined in **Section 9. CHANGES**.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES

A. UNINSURED MOTORISTS COVERAGE

BODILY INJURY

This form of auto insurance must be afforded at limits not less than the Financial Responsibility law limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach applicable endorsement.

EXCEPTIONS:

- (1) The named insured has the right to reject such coverage in writing.
- (2) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
- (3) The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

Increased Limits

If a named insured or applicant purchases liability limits greater than the financial responsibility limits, increased Limits of Uninsured Motorists Coverage must be offered in amounts up to the liability limits on the policy.

Note:

- a. For new policies written on or after July 31, 1999, but prior to January 1, 2000, such offer need not be rejected in writing.
- b. For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.
- c. For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals on or after July 30, 1999, notice that increased limits are available.

If such renewal policy has Uninsured Motorists coverage at limits less than the liability limits provided on the policy, increased limits shall not be afforded unless a named insured requests such coverage in writing.

PROPERTY DAMAGE

If Bodily Injury Uninsured Motorists Coverage is purchased, the named insured must be offered Property Damage Uninsured Motorists Coverage, subject to a \$200 deductible.

Exceptions

- (1) Property Damage Uninsured Motorists limits shall be made available up to the policy's Property Damage Liability limits.
- (2) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
- (3) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- (4) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.

RATES

The rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists Coverage rates are provided for the following risks.

- (1) Single Car Risk
- (2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -

Continued

B. UNDERINSURED MOTORISTS COVERAGE

1. This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility law limits under every auto liability insurance policy covering liability arising out of ownership, maintenance or use of any motor vehicle in Arkansas.

Underinsured Motorists Coverage must be offered for:

- a. All new policies issued on or after July 1, 1993; and
- b. The first renewal on or after January 1, 1994 of all policies in effect prior to July 1, 1993.

Exceptions

- (1) If the named insured does not elect Underinsured Motorists Coverage, the Coverage must be rejected in writing.
 - (2) This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
 - (3) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
2. If Underinsured Motorists Coverage is provided:
 - a. The coverage shall apply to all vehicles insured under the policy.
 - b. Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
 - c. Attach the applicable endorsement at basic or increased limits.
 3. Rates
 - a. Rates are displayed on the rate pages. Underinsured Motorists Coverage rates are provided for the following risks:
 - (1) Single Car Risk
 - (2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.
 - b. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

C. DEDUCTIBLE INSURANCE

1. **Deductible Liability Insurance** is not available for vehicles classified and rated according to the rules of this manual.
2. **Comprehensive Deductible for Which No Premium is Shown**

Charge the following percentage of the \$500 Deductible Comprehensive premium:

Full Coverage	185%
50 Deductible	165%
100 Deductible	145%
200 Deductible	130%
250 Deductible	125%
1,000 Deductible	80%
1,500 Deductible	70%
2,000 Deductible	60%
2,500 Deductible	50%

3. **Collision Deductible for Which No Premium is Shown**

Charge the following percentage of the \$500 Deductible Collision Premium:

100 Deductible	130%
200 Deductible	120%
250 Deductible	115%
1,000 Deductible	85%
1,500 Deductible	75%
2,000 Deductible	65%
2,500 Deductible	55%

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -

Continued

D. OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE

1. The \$20/600 limit for Transportation Expenses Coverage may be increased to the following limits:

Coverage	Annual Rate Per Auto
\$ 30/900 40/1200 50/1500	Refer to Rate Pages

2. **Rating**

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage. **Refer to the rate pages for the annual rate per auto for the specified limits.**

3. **Endorsement**

Attach the Optional Limits Transportation Expenses Coverage Endorsements to the policy.

E. TOWING AND LABOR COSTS

1. This coverage can only be written when the Comprehensive (OTC) feature is also included on the same vehicle.
2. This coverage may be written only for Private Passenger Autos.
3. **Rate** - Refer to the Miscellaneous Coverage rate pages for limit per disablement options and applicable rate.
4. **Endorsement**

Attach the Towing and Labor Costs Coverage Endorsement to the policy.

F. EXCESS SOUND REPRODUCING EQUIPMENT

1. **COVERAGE**

When Collision or Other Than Collision Coverage is purchased, corresponding coverage is automatically provided without additional premium charge for electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in the vehicle at the time of loss.

Such equipment includes, but is not limited to:

- a. Radios and Stereos;
- b. Tape Decks;
- c. Compact Disc Systems;
- d. Navigation Systems;
- e. Internet Access Systems;
- f. Personal Computers;
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two-way Mobile Radios;
- k. Scanners; or
- l. Citizens Band Radios.

However, equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations **not used by the vehicle manufacturer for installation of such equipment** is subject to a sub-limit of \$1,000. This sub-limit may be increased to any one of the limits shown below.

2. **RATING**

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.

Maximum Limit of Liability for Excess Sound Reproducing Equipment	Premium Per Auto
\$ 1,500 2,000 2,500 3,000 3,500 4,000 4,500 5,000	Refer to Rate Pages
For limits in excess of \$5,000, refer to the Company.	

3. **ENDORSEMENT**

Attach the Excess Electronic Equipment Coverage Endorsement to the policy.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -

Continued

G. TAPES, RECORDS, DISKS AND OTHER MEDIA COVERAGE

1. COVERAGE

Additional coverage for **\$200** worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits per Rule 14. Miscellaneous Coverages, Section F. Excess Electronic Equipment.

2. TAPES, RECORDS, DISKS AND OTHER MEDIA ONLY

When coverage **is not** provided for increased limits for Excess Electronic Equipment, coverage for **\$200** worth of tapes, records, disks and other media is available for an additional charge.

Refer to the Miscellaneous Coverages Rate Pages for the premium per auto.

*The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.*

NOTE:

- a. **This coverage is only available when Collision and/or Other Than Collision Coverage is purchased.**
- b. **Coverage is not available for radar or laser detectors.**

3. ENDORSEMENT

Attach the Excess Electronic Equipment Coverage Endorsement to the policy.

H. EXCESS CUSTOM EQUIPMENT COVERAGE

1. Coverage

When Comprehensive and/or Collision coverage are provided, coverage is automatically afforded for original manufacturer custom equipment.

Coverage for aftermarket custom equipment is automatically provided for any vehicle up to \$1,500, without additional premium charge, when Comprehensive and/or Collision coverage is afforded. This limit may be increased.

Aftermarket custom equipment includes, but is not limited to:

- a. Special carpeting or installation;
- b. Furniture or bars;
- c. Height-extending roofs;
- d. Body, engine, exhaust or suspension enhancers;
- e. Winches, or anti-roll or anti-sway bars;
- f. Custom grilles, louvers, side pipes, hood scoops or spoilers;
- g. Custom wheels, tires or spinners;
- h. Custom chrome, murals, paintwork, decals or other graphics; or
- i. Caps, coverage or bedliners

2. Rating

*The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.*

Maximum Limit of Liability for Excess Sound Reproducing Equipment	Premium Per Auto
\$ 2,000	Refer to Rate Pages
3,000	
4,000	
5,000	

3. ENDORSMENT

Attach the Excess Custom Equipment Coverage Endorsement.

I. LIMITED MEXICO COVERAGE

This is not a filed option.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -

Continued

J. AUTO LOAN/LEASE COVERAGE

1. ELIGIBILITY

A policy providing both Collision and Comprehensive (OTC) Coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- b. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

2. RATES

Charge 7% of both the Collision and Comprehensive (OTC) Coverage premiums for the Auto Loan/Lease Coverage.

3. ENDORSEMENT

Attach the Auto Loan/Lease Coverage Endorsement to the policy.

K. TRIP INTERRUPTION COVERAGE

1. DESCRIPTION

This coverage is available only for vehicles to which Collision and Comprehensive (OTC) Coverages are afforded.

Trip Interruption Coverage provides:

- a. Transportation expenses incurred in the event of a mechanical or electrical breakdown of a specified auto.
- b. Expenses incurred for lodging and meals in the event of a covered physical damage loss or mechanical or electrical breakdown of a specified auto.

2. RATING

Refer to the Miscellaneous Coverages Rate Pages for the rate per auto.

All Premiums apply for the period of coverage.

*The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.*

3. ENDORSEMENT

Attach the Trip Interruption Coverage Endorsement to the policy.

L. ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT

1. ELIGIBILITY

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motorscooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas.

If one of more of these coverages are afforded, attach the applicable endorsement to the policy.

Exceptions

- a. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
- b. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

2. COVERAGES AND RATES

a. Medical Payments

(1) Limits

Statutory Limit per person - \$5,000.

- (a) Lower or higher limits are permitted, only when the Named Insured has rejected the Statutory Limits.
- (b) A maximum limit of \$5,000 applies to pedestrians who are other than the Named Insured or a relative.
- (c) Basic and Increase Limits of Personal Auto Medical Payments Coverage may be purchased only when the Named Insured has rejected Arkansas Medical Payments Coverage.

Refer to the Exceptions to Eligibility above for rejection procedures.

(2) Rates

- (a) Use the base rates for Medical Payments Insurance.
- (b) The Classifications and SDIP Rules apply.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -

Continued

- b. Work Loss Coverage
 - (1) Limits

Maximum per person
 - (a) For an Income Earner - \$140 per week for 52 weeks.
 - (b) For a Non-Income Earner - \$70 per week for 52 weeks.
 - (2) Rates
 - (a) Rates are displayed on the Miscellaneous Rate Pages.
 - (b) *The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.*
- c. Accidental Death Benefit
 - (1) Limits

Maximum per person - \$5,000.
 - (2) Rates
 - (a) Rates are displayed on the Miscellaneous Rate Pages.
 - (b) *The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.*

M. NAMED DRIVER EXCLUSION

- 1. Applicability

An insurer may, by written agreement with the named insured, exclude all coverage(s) under a policy of motor vehicle liability insurance when a motor vehicle is operated by the specifically excluded individual.
- 2. Requirements
 - a. The named driver exclusion endorsement must be signed by the named insured.
 - b. The named driver exclusion endorsement shall remain in effect:
 - (1) For the terms of the policy; and
 - (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy:unless discontinued by the insurer.
 - c. If a named driver exclusion endorsement is attached to the policy;
 - (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver.
 - (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.
 - d. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.
- 3. Endorsement

Attach the named driver exclusion endorsement to the policy.

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

This is not currently a filed option.

16. NAMED NON-OWNER POLICY

This is not currently a filed option.

PERSONAL VEHICLE MANUAL

17. EXTENDED NON-OWNED LIABILITY COVERAGE

A. Eligibility

The Extended Non-Owned Coverage Endorsement may be Used for an individual who owns an auto but also drives borrowed or rented autos.

Coverage may also be extended to the spouse and resident Relatives of that named individual.

B. Coverage

The Personal Auto Policy (PAP) may be extended to cover The following liability exposures:

1. VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE EXCEPT AS PUBLIC OR LIVERY CONVEYANCES

Under the liability coverage section of the PAP, Coverage **is not** provided for non-owned vehicles furnished or available for regular use. By choosing liability coverage under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use Endorsement, liability coverage afforded under the basic PAP may be extended to cover vehicles furnished or available for regular use **except vehicles furnished for use as public or livery conveyances**.

2. Coverage IS NOT AVAILABLE for Vehicles Furnished or Available For Regular Use As Public Or Livery Conveyances

If liability coverage is extended under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use Endorsement, Medical Payments Coverage may also be similarly extended.

C. Rating - Liability and Medical Payments Coverage

Vehicles Furnished or Available For Regular Use EXCEPT Vehicles Furnished For Use As Public Or Livery Conveyances

Charge the following percentage of the applicable premium that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule 3. Premium Determination. If the auto is used in the business of the United States Government, charge the Primary Insurance in Effect percentage of the applicable premium.

Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Percentage Charge
Named Individual	12%
Named Individual and Resident Relatives (including Named Individual's Souse)	13%

NO Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Percentage Charge
Named Individual	90%
Named Individual and Resident Relatives (including Named Individual's Souse)	100%

D. Endorsement

Attach the Extended Non-owned Coverage – Vehicles Furnished Or Available For Regular Use Endorsement.

PERSONAL VEHICLE MANUAL

18. INCREASED LIMITS

A. LIABILITY INCREASED LIMITS TABLES

The following tables contain the factors to be applied to the basic \$75,000 Single Limit Liability or the \$25,000/50,000 Bodily Injury Liability rate and the \$25,000 Property Damage Liability rate in the State of Arkansas:

1. \$75,000 Single Limit Liability Increased Limits Table

LIMITS	FACTORS
75,000	1.00
100,000	1.07
200,000	1.24
300,000	1.34
500,000	1.44

2. \$25,000/50,000 Bodily Injury Increased Limits Table

LIMITS	FACTORS
25/50	1.00
50/100	1.27
100/300	1.59
250/500	2.05
300/300	2.11
500/500	2.25

3. \$25,000 Property Damage Liability Increased Limits

LIMITS	FACTORS
25,000	1.00
50,000	1.06
100,000	1.12
200,000	1.18
300,000	1.22

B. MEDICAL PAYMENTS INCREASED LIMITS

\$1,000 Medical Payments Increased Limits Table

LIMITS	FACTORS
1,000	1.00
2,000	1.70
5,000	2.70
10,000	3.46
15,000	3.82
20,000	4.17
25,000	4.52

19. MISCELLANEOUS TYPES

A. MOTOR HOMES

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing, and refrigeration facilities.

Attach the Miscellaneous Type Vehicle and the Miscellaneous Type Vehicle Amendment (Motor Homes) endorsements to the policy.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS COVERAGES

1. **Motor Homes Used in Driving to or from Work or Used in business** *Refer to the Home Office.*

2. **Pleasure Use Motor Homes**

Charge 50% of the otherwise applicable No Youthful Operator base class rate (Operator Age 30-39/ Pleasure Use) for private passenger autos. (The Safe Driver Insurance Plan does **not** apply.) (Class Code 943700)

PHYSICAL DAMAGE

3. Determine the value, including the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing, and refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.
 - a. Assign a symbol based on the amount determined in 3. above using the tables on pages 1 and 2 of the Symbol and Identification Section corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home and its facilities and equipment.
 - b. To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with Rule 12., depending on the model year of the motor home.
 - c. **Motor Homes Used in Driving to or from Work or used in Business** *Refer to the Home Office.*
 - d. **Pleasure Use Motor Homes**
Charge 35% of the base rates calculated in a. and b. (The Safe Driver Insurance Plan <SDIP> does not apply.) (Class Code 943700)
 - e. For **custom built Motor Homes**, the model year of the chassis determines the model year of the motor home.
4. **Rental Coverage**

Motor Home Rental Coverage should be disregarded, as this is not a currently filed option.

PERSONAL VEHICLE MANUAL

19. MISCELLANEOUS TYPES - Continued

B. TRAILERS AND CAMPER BODIES DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS AND PICKUPS

LIABILITY

A Personal Auto Policy affording liability coverage also covers trailers designed for use with a private passenger auto, pickup, or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

EXCEPTIONS

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van, or
- (2) When no auto is owned by the insured.

MEDICAL PAYMENTS

A Personal Auto Policy affording medical payments coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

EXCEPTIONS

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van.
- (2) When no auto is owned by the insured, or
- (3) Located for use as a residence or premises.

LIABILITY AND MEDICAL PAYMENTS

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

PHYSICAL DAMAGE

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Trailer/Camper Body Coverage (maximum limit of liability) endorsement.

NOTE:

Coverage is not provided on an "Agreed Value" basis.

1. **Recreational Trailers and Camper Bodies** (Class Code 944200)
 - a. A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
 - b. A camper body is non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Comprehensive and Collision – Use Motor Home rates.

2. **All Other trailers** (Class Code 6) – Use Recreational Trailers Physical Damage Rates.

PERSONAL VEHICLE MANUAL

19. MISCELLANEOUS TYPES - continued

C. MOTORCYCLES, MOPEDS, MOTORSCOOTERS, MOTORBIKES, GO-CARTS AND ANY OTHER SIMILAR MOTOR VEHICLES NOT USED FOR BUSINESS PURPOSES

Attach the Miscellaneous Type Vehicle Endorsement.

LIABILITY

Charge the following percentages of the Private Passenger Liability base rate:

Engine Size cc	Operator Under Age 25	All Other Operators
1-50	(Code 922100) 60%	(Code 923100) 40%
51-100	(Code 922100) 80%	(Code 923100) 50%
101-200	(Code 922200) 100%	(Code 923200) 60%
201-360	(Code 922300) 120%	(Code 923300) 75%
361-500	(Code 922400) 140%	(Code 923400) 90%
501-800	(Code 922500) 160%	(Code 923500) 105%
801-1000	(Code 922600) 180%	(Code 923600) 120%
Over 1000	(Code 922600) 200%	(Code 923600) 135%

MEDICAL PAYMENTS

Maximum Limit \$10,000

200% of Private Passenger Rate

UNINSURED & UNDERINSURED MOTORISTS Uniform limits to those on policy

200% of Private Passenger Rate

PHYSICAL DAMAGE

- Comprehensive** – \$500 Deductible Rate per \$100.
(Values – up to \$3,000)
(Values – \$3,001-\$10,000)
(Values – \$10,001-25,000)
(Values \$25,001 and over)
- Collision** – \$500 Deductible Rate per \$100.
(Values – up to \$3,000)
(Values – \$3,001-\$10,000)
(Values – \$10,001-25,000)
(Values \$25,001 and over)

D. Snowmobiles and All-Terrain Vehicles

(Class Code – 959000) (Including Passenger Hazard)
(Class Code – 967000) (Excluding Passenger Hazard)

A snowmobile is a motor vehicle designed for use principally on snow or ice, using wheels or crawler-type treads or belts for locomotion across land, ice, or snow. This does not include a vehicle using airplane type propellers or fans.

Attach the snowmobile endorsement.

An all-terrain vehicle is a four or six wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain or rugged terrain and water. All premiums apply for the period of coverage.

Attach the miscellaneous type vehicle endorsement.

- Liability-charge 50% of private passenger base rates.
- Passenger Hazard Exclusion-Reduce the Split Limit Bodily Injury Liability rate by 40% or the Single Limit Liability rate by 20%.
- Medical Payments - \$10,000 maximum. Charge 200% of Private Passenger base rate.
- Uninsured/Underinsured Motorists-Charge the private passenger rate.
- Physical Damage – Refer to the rate pages.

PERSONAL VEHICLE MANUAL

19. MISCELLANEOUS TYPES - continued

E. Dune Buggies

A dune buggy is a motor vehicle of the private passenger type designed or modified for use principally off public roads.

All premiums apply for the period of coverage.

Attach the miscellaneous type vehicle endorsement.

1. Registered Dune Buggies-Classify and rate as private passenger autos.
2. Non-Registered Dune Buggies
Class Code – 913200 (Including Passenger Hazard)
3. Non-Registered Dune Buggies
Class Code – 943400 (Excluding Passenger Hazard)
 - a. Liability – Charge 90% of private passenger base rates.
 - b. Passenger Hazard Exclusion – Reduce the Split Limit Bodily Injury Liability rate by 40% or the Single Limit Liability rate by 20%.
 - c. Medical Payments – Charge the private passenger base rate.
 - d. Uninsured Motorists – Charge the private passenger rate.
 - e. Physical Damage – Refer to the rate pages.

F. Golf Carts (Class Code 943500)

A golf cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course. Coverage applicable is not limited to this useage.

All premiums apply for the period of coverage.

Attach the miscellaneous type vehicle endorsement.

LIABILITY

Charge 25% of the Private Passenger base rate.

PHYSICAL DAMAGE

Refer to the rate pages.

G. ANTIQUE AUTOS (Class Code 962000)

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

LIABILITY

1. Charge 40% of the private passenger base rate only if vehicle displays antique license plate, and use is limited to 150 mile radius of garage location.
2. Charge 100% of the private passenger base rate if vehicle does not meet criteria in 1.

MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Charge the private passenger base rate.

NOTE:

No-Fault coverages are to be afforded only where required.

PHYSICAL DAMAGE

Refer to the rate pages.

Attach the Coverage for Damage to your Auto (Maximum Limit of Liability) Endorsement.

NOTE:

Coverage is not provided on an "agreed value" basis.

H. CLASSIC AUTOS

A classic auto is a motor vehicle of the private passenger type which is 15 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Classify and rate as a private passenger auto.

PHYSICAL DAMAGE

Attach the Coverage for Damage to your Auto (Maximum Limit of Liability) Endorsement.

NOTE:

Coverage is not provided on an "agreed value" basis.

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the table for 1990 and subsequent model years on page 1 of the Symbol and Identification Section.
4. Classify and rate as a private passenger auto using the base rate for the current model year.

PERSONAL VEHICLE MANUAL

20. RATING TERRITORIES

A. The Rate Pages display rates by territory.

B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.

1. Determine the applicable rating territory based on the ZIP code of ***the location of principal garaging*** of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.

2. As ZIP code boundaries are changed by the USPS, a new ZIP code may be created. If this new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before the ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.
3. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

PERSONAL VEHICLE MANUAL

PRO RATA CANCELLATION TABLE

January			February			March			April			May			June		
Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	25	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.417
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

PERSONAL VEHICLE MANUAL

PRO RATA CANCELLATION TABLE

July			August			September			October			November			December		
Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

PERSONAL VEHICLE MANUAL

75-Symbol Table Relativities

2011 & Subsequent Model Years

<u>Symbol</u>	<u>Price New Bracket</u>	<u>Comp</u>	<u>Coll</u>	<u>Symbol</u>	<u>Price New Bracket</u>	<u>Comp</u>	<u>Coll</u>
01	1 - 3,000	0.31	0.44	40	34,001 - 35,000	2.52	1.75
02	3,001 - 5,500	0.38	0.55	41	35,001 - 36,000	2.58	1.77
03	5,501 - 8,000	0.47	0.67	42	36,001 - 37,000	2.65	1.80
04	8,001 - 9,000	0.58	0.77	43	37,001 - 38,000	2.71	1.82
05	9,001 - 10,000	0.66	0.82	44	38,001 - 39,000	2.78	1.84
06	10,001 - 11,000	0.73	0.85	45	39,001 - 40,000	2.84	1.86
07	11,001 - 12,000	0.81	0.88	46	40,001 - 41,250	2.91	1.89
08	12,001 - 13,000	0.87	0.92	47	41,251 - 42,500	2.99	1.92
10	13,001 - 14,000	0.94	0.96	48	42,501 - 43,750	3.07	1.94
11	14,001 - 15,000	1.00	1.00	49	43,751 - 45,000	3.15	1.97
12	15,001 - 15,625	1.06	1.03	50	45,001 - 46,250	3.22	2.00
13	15,626 - 16,250	1.11	1.06	51	46,251 - 47,500	3.30	2.03
14	16,251 - 16,875	1.16	1.08	52	47,501 - 48,750	3.38	2.05
15	16,876 - 17,500	1.22	1.11	53	48,751 - 50,000	3.45	2.08
16	17,501 - 18,125	1.27	1.13	54	50,001 - 52,500	3.57	2.12
17	18,126 - 18,750	1.33	1.16	55	52,501 - 55,000	3.72	2.17
18	18,751 - 19,375	1.39	1.19	56	55,001 - 57,500	3.88	2.23
19	19,376 - 20,000	1.44	1.22	57	57,501 - 60,000	4.04	2.29
20	20,001 - 20,625	1.49	1.24	58	60,001 - 65,000	4.29	2.39
21	20,626 - 21,250	1.54	1.27	59	65,001 - 70,000	4.62	2.51
22	21,251 - 21,875	1.59	1.30	60	70,001 - 75,000	4.96	2.63
23	21,876 - 22,500	1.64	1.33	61	75,001 - 80,000	5.31	2.78
24	22,501 - 23,125	1.69	1.35	62	80,001 - 85,000	5.67	2.96
25	23,126 - 23,750	1.74	1.38	63	85,001 - 90,000	6.04	3.13
26	23,751 - 24,375	1.78	1.40	64	90,001 - 95,000	6.41	3.31
27	24,376 - 25,000	1.83	1.42	65	95,001 - 100,000	6.77	3.48
28	25,001 - 25,625	1.88	1.45	66	100,001 - 110,000	7.32	3.74
29	25,626 - 26,250	1.92	1.47	67	110,001 - 120,000	8.06	4.09
30	26,251 - 26,875	1.97	1.50	68	120,001 - 130,000	8.79	4.44
31	26,876 - 27,500	2.02	1.52	69	130,001 - 140,000	9.52	4.79
32	27,501 - 28,125	2.06	1.54	70	140,001 - 150,000	10.26	5.13
33	28,126 - 28,750	2.10	1.57	71	(a)	11.00	5.48
34	28,751 - 29,375	2.15	1.59	72	(a)	11.74	5.83
35	29,376 - 30,000	2.19	1.61	73	(a)	12.48	6.18
36	30,001 - 31,000	2.25	1.64	74	(a)	13.22	6.53
37	31,001 - 32,000	2.32	1.67	75	(a)	13.96	6.88
38	32,001 - 33,000	2.39	1.70	98	Above	(b)	(c)
39	33,001 - 34,000	2.45	1.72		\$150,000		

(a) These are Rating Symbols only. They have no corresponding price ranges. Vehicles can only be assigned these Rating Symbols via experience-based modification.

(b) Add 0.74 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

(c) Add 0.35 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

PERSONAL VEHICLE MANUAL

27-Symbol Table Relativities

1990 - 2010 Model Years

<u>Symbol</u>	<u>Price New Bracket</u>	<u>Comp</u>	<u>Coll</u>
01	1 - 3,000	0.38	0.62
02	3,001 - 5,500	0.49	0.70
03	5,501 - 8,000	0.59	0.77
04	8,001 - 9,000	0.67	0.82
05	9,001 - 10,000	0.75	0.86
06	10,001 - 11,000	0.84	0.90
07	11,001 - 12,000	0.92	0.95
08	12,001 - 13,000	1.00	1.00
10	13,001 - 14,000	1.09	1.05
11	14,001 - 15,000	1.20	1.10
12	15,001 - 15,625	1.31	1.15
13	15,626 - 16,250	1.43	1.21
14	16,251 - 16,875	1.56	1.28
15	16,876 - 17,500	1.72	1.37
16	17,501 - 18,125	1.87	1.44
17	18,126 - 18,750	2.02	1.52
18	18,751 - 19,375	2.16	1.60
19	19,376 - 20,000	2.34	1.68
20	20,001 - 20,625	2.54	1.76
21	20,626 - 21,250	2.77	1.84
22	21,251 - 21,875	3.06	1.94
23	21,876 - 22,500	3.37	2.05
24	22,501 - 23,125	3.83	2.21
25	23,126 - 23,750	4.49	2.46
26	23,751 - 24,375	5.17	2.71
27	24,376 - 25,000	Prior	Approval

UNIVERSAL

AUTOMOBILE PROGRAM

This program was developed to assist our agents by:

- A. Rewarding their exceptional drivers and customers with a competitive product,
- B. While helping retain their customers who have developed an adverse driving record, *but truly have the ability to improve.*

Each automobile is reviewed for acceptability based on the information found in this manual.

- A. The Company tries to consistently apply these rules and guidelines.
- B. There may be motor vehicle, class and rating, claim history and various other consumer reports, as well as other types of information gathering done by the Company in an effort to verify the accuracy of and assist in the proper classification of the submission for new, renewal or endorsement coverage.
- C. Additionally, we will commonly ask the agent or insured to supply additional information to clear up any questions.
- D. Each operator and vehicle will be written at the lowest qualifying rate and upon renewal, all these factors will automatically be reviewed and changed based on the rules and rates applicable.
- E. If a loss frequency pattern exists or develops, contact the Company to establish if the account will be acceptable, or review possible modifications in the deductibles or other coverage written to allow for issue or renewal of coverage on an account.

Universal Automobile Tier Program

The Universal Automobile Tier Program will have 5 Tiers based on a search of Insurance SCORE information prior to issue, within 90 days of the inception date of a new policy. This information helps predict the potential for future losses and often allows a more competitive rate to apply.

Use of such information at renewal will be up-dated not later than every 36 months.

This information is **not** based on income, gender, address, ethnic group, religion, marital status or nationality.

Information received will not be the sole basis of any refusal, cancellation or non renewal of any policy or application.

Many other factors outlined in the manual are used to calculate the rates on each vehicle listed on the policy.

Notice will be provided with each policy or renewal issued when an adverse action is taken. Adverse action is defined as: any application of a rating factor based on an Insurance SCORE that is not the very best available.

Absence of information or lack of sufficient information will create a neutral affect on the rating and place the risk in Tier 3.

Some of the information considered for these reports are Bill Payment History and Debt Management Factors.

All consumers are encouraged to review their credit report regularly in order to know what is on it and take steps to dispute any inaccuracies.

In the event an inaccuracy is discovered that cannot be resolved, our rules will revert to use of the Tier 3 - neutral affect on rating.

Universal Automobile Tier Program

Definitions

Insurance SCORE Indications

TIER 1 – Indications of a Superior history.

TIER 2 – Indications of an Excellent history.

TIER 3 – Indications of a Normal history or neutral treatment of insufficient or disputed data affecting the results.

TIER 4 – Indications of a Fair history.

TIER 5 – Indications of a need for improvement.

Determination of Tier

The Company recognizes that financial management history alone is not the only predictor of future claims potential. Because of this, the Tier Determination process will include an adjustment for years of coverage with Farmers Mutual Hail Insurance Company of Iowa.

The indicated Tier placement will be adjusted by a factor that may potentially improve the Tier placement based on an acceptable, demonstrated loss history with the Company at the time of the renewal review. This allows individual policyholders to show over time that they are the exception to the rule and allow them to benefit from that documented claims history.

AUTOMOBILE PROGRAM GUIDELINES

Accidents

An operator who has been involved in more than 2 at-fault accidents Within the past 3 years is **not** eligible without prior approval.

Any risk with more than 3 at-fault accidents with the past 3 years is **not** eligible.

Violations

An operator who has been convicted of more than 4 minor moving violations with the past 3 years is **not** eligible without prior approval.

An operator who has been convicted of more than 1 major violation within the past 5 years is **not** eligible without prior approval.

Any risk with more than 7 minor moving violations within the past 3 years or more than 2 major violations within the past 5 years is **not** eligible.

Safe Driver Improvement Program – SDIP

Any risk requiring more than 6 “Driving Record Points” under the SDIP is **not** eligible.

Limits

New Business with 4 or more SDIP points, the Maximum Liability Limits are \$100/\$300,000 Bodily Injury and \$100,000 Property Damage Liability or \$100,000 Combined Single Limits (CSL) without prior approval.

Renewal policies with Farmers Mutual Hail Insurance Company of Iowa will be reviewed on an individual basis for the acceptable Limits of Liability when changing to 4 or more SDIP points.

AUTOMOBILE PROGRAM GUIDELINES

Ultimately, it is the underwriter's judgment that will determine if the requested coverage will meet the Company guidelines to the degree that it can potentially be written profitably under the classification plan and rate levels filed.

Every effort is made to communicate the Company position and reasoning to the agent prior to any notification being mailed to the applicant/insured.

In compliance with Section 23-79-152, no action will be taken to:

- 1) cancel an insurance policy or contract,**
- 2) increase premium either during the policy term or upon renewal, or**
- 3) lower or otherwise negatively impact the risk rating of an insured,**

when an insured is innocent of any negligent or intentional act that was the proximate cause of an accident or injury, whether or not a claim is filed under the policy or contract of insurance.

Nothing stated here shall prevent us from canceling, not renewing, or revising the rating of an insurance policy if we are otherwise permitted to do so by statute or regulation.

SPECIFIC VEHICLES REQUIRING PRIOR APPROVAL

Contact Home Office Prior to Binding

- 1. Audi – some models over Symbol 26**
- 2. BMW – some models over Symbol 26**
- 3. Chevrolet – Corvette**
- 4. Classic or Antique Autos of Particular Interest**
- 5. DeLorean – all models**
- 6. Dodge – Stealth, Viper**
- 7. Ferrari – all models**
- 8. Jaguar – some models over Symbol 26**
- 9. Jeep – CJ-5, CJ-7**
- 10. Lamborghini – all models**
- 11. Mercedes-Benz – some models over Symbol 26**
- 12. Porsche – some models over Symbol 26**
- 13. Rolls Royce – all models**

VEHICLE TYPE AND USE EXPOSURES PROHIBITED

1. All-Terrain Vehicles without supporting coverage.
2. Altered Automobiles
3. Automobile Dealers (new/used, resale, test drive, loan)
4. Automobiles Garaged Out-of-State (**except** students with an Arkansas DL#)
5. Automobiles for Regular Use of Non-Family Member
6. Automobiles Requiring Public Service Commission or Motor Carrier Act Certificates or Filings
7. Classic or Antique Automobiles – Appraised at over \$25,000 or where its use may extend beyond a 150 mile radius
8. Commercial Use Trucks, Pickups, Vans & Trailers
9. Contractors Trucks, Pickups, Vans & Trailers
10. Dealers & Distributors of feed, seed, fuel, grain, hay with listed vehicles
11. Dump Trucks or Buses without prior approval
12. Dune or Sand Buggies unsupported
13. Fiberglass Body Automobiles
14. Garage and Gasoline Station Automobiles
15. Garbage Trucks
16. High Rider Suspension Automobiles
17. House Trailers Used As Permanent, Seasonal or Rental Residences
18. Junk & Salvage Dealer's Automobiles
19. Kit Cars
20. Lime or Fertilizer Trucks
21. Limited Edition or Particular Interest Vehicles
22. Milk or Cream Haulers
23. Miscellaneous Type Vehicles without Supporting PPA Coverage
24. Motorcycles, Motor Scooters, Midget Automobiles, 3-Wheel Vehicles, Go-Carts unsupported
25. Newspaper Delivery or Distribution beyond incidental paper route use without prior approval
26. Other Commercial Exposures Outside the PVM Definitions of "Business Use" require prior approval – **Consult with the Home Office**
27. Use of Vehicles As Public or Livery Conveyance – Hauling For Hire
28. Racing and Exhibition Automobiles
29. Rent-A-Car or Drive-Yourself Automobiles or Trucks
30. Star Mail Route, Mail or Express Trucks
31. Tank Trucks or Tank-Type Trailers (**Anhydrous Ammonia, Butane, Propane, Liquid Waste**)
32. Taxicabs or Limousines
33. Tow Trucks
34. Tractor-Trailer Units (**other than strictly own farm use**)

List not all inclusive. Similar vehicles/characteristics may also be ineligible.

UNACCEPTABLE RISKS FOR BINDING AUTHORITY

Not Inclusive

(Must be submitted for prior approval)

1. Persons with a major physical or mental impairment. (Diabetics, epilepsy, heart ailment, blackouts, impairment of limbs, eyesight, hearing).
2. Excessive users of alcohol, drugs or narcotics.
3. Operators without a valid drivers license.
4. Persons who are engaged in illegal activity or have a criminal record.
5. Persons required to file proof of financial responsibility or file with a federal or state authority.
6. Aliens or un-naturalized persons.
7. Applicant or spouse active in military with listed vehicles garaged outside the state of Iowa.
8. Applicant over age 75 without a properly completed ACORD Medical Statement.
9. Persons who have demonstrated disregard of traffic laws or safety of other motorists.
10. Risks with a past history of claim frequency.
11. Brokered risks.
12. Non-uniform Limits of Liability, Medical Payments, Uninsured/Underinsured Motorists.
13. Vehicles with a symbol rating over "26" or an original cost new in excess of \$80,000.
14. Vehicles that carry Collision Coverage **without** also including the Comprehensive (OTC) feature.
15. Operators that will not be replacing out-of-state driver's licenses with a valid Arkansas driver's license.

ARKANSAS AUTOMOBILE - MISCELLANEOUS COVERAGES

Semi-Annual Premium - ALL TERRITORIES

Section 14

Part A. – Uninsured Motorists Coverage – Property Damage

LIMITS PER OCCURRENCE		
Limit	Single-Car Rate	Multi-Car Rate
\$25,000	19.00	15.00
\$50,000	20.00	16.00
\$100,000	21.00	17.00

Part D. - Optional Limits Transportation Expenses Coverage

Limit	Premium
\$30/\$900	12.00
\$40/\$1,200	17.00
\$50/\$1,500	22.00

Part E. - Towing and Labor Costs

Limit	Premium
\$50	5.00
\$75	8.00
\$100	10.00

Part F. - Increased Limits For Excess Sound Reproducing Equipment

Limit	Premium
\$1,500	35.00
Increased Limits are available at the following Rate (Maximum \$5,000 Limit)	
Per \$500 of Coverage	25.00

Part F. - Tapes, Records, Discs & Other Media Coverage

Limit	Premium
\$200	15.00

ARKANSAS AUTOMOBILE - MISCELLANEOUS COVERAGES

Semi-Annual Premium - ALL TERRITORIES

Section 14

Part K. – Trip Interruption Coverage

Limit	Premium
\$600	15.00

Part L. – Work Loss Coverage

	Weekly Indemnity Limit	Weeks	Rate Per Auto
Income Earner	\$140	52	5.00
Non-Income	\$70	52	3.00

Part L. – Accidental Death Benefit

Maximum Limit Per Person	Premium
\$5,000	3.00
Attach Endorsement PP- 05 - 82	

Section 19

C. Motorcycles, Mopeds, MotorScooters, MotorBikes, Go Carts

Comprehensive - \$500 Deductible Rate per \$100

Value	Rate
Up to \$3,000	1.45
\$3,001 to \$10,000	1.35
\$10,001 to \$25,000	1.25
\$25,001 and over	1.15

Collision - \$500 Deductible Rate per \$100

Value	Rate
Up to \$3,000	1.65
\$3,001 to \$10,000	1.55
\$10,001 to \$25,000	1.45
\$25,001 and over	1.35

ARKANSAS AUTOMOBILE - MISCELLANEOUS COVERAGES
Semi-Annual Premium - ALL TERRITORIES

D. Snowmobiles and All-Terrain Vehicles

Coverage	Deductible	Rate per \$100
Other-than-Collision	500	1.45
Collision	500	1.65

E. Dune Buggies

Coverage	Deductible	Rate per \$100
Other-than-Collision	500	1.55
Collision	500	5.75

F. Golf Carts

Coverage	Deductible	Rate per \$100
Other-than-Collision	500	.55
Collision	500	.80

G. Antique Automobiles

Coverage	Deductible	Rate per \$100
Other-than-Collision	\$500	.68
Collision	\$500	.98

FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER

Farmers Mutual Hail Insurance Company of Iowa

1. **DEFINITION:**

Pickups, vans, truck type land motor vehicles, truck-tractor type vehicles and trailers, which do not qualify for coverage under the Personal Auto Policy's definition of a Private Passenger Auto, can be reviewed for eligibility under this Farm Truck Section of the manual. This excludes farm crawler type tractors and farm tractor equipment.

2. **ELIGIBILITY:**

The vehicle must:

- A. be owned by a farmer, (exception: non-owned trailers), and
- B. be garaged on the farm premises, and
- C. carry farm license, and
- D. be used exclusively for farm purposes, but including incidental neighborly exchange.

All farm truck and tractor-trailer risks are reviewed and classified based on local farm use not to exceed a 150 mile radius of operation from principal place of garaging.

Farmers Mutual Hail Insurance Company of Iowa can only review to provide coverage for tractor-trailer risks when we are also reviewing the entire farm automobile package. All vehicles must be titled to an individual, or husband and wife, or family farm partnership or corporation. All potential operators must have a valid driver's license authorizing operation of tractor-trailer units.

The Universal Automobile Program Acceptability Guidelines, Unacceptable Risks For Binding Authority, and Vehicle Type and Use Exposures Prohibited, as found in the Universal Auto Program Section of this manual, will be applicable to the Farm Truck Section.

3. **CLASSIFICATION:**

- A. Eligible vehicles of the pickup or van type (10,001-20,000 < GVWR> Gross Vehicle Weight Rating) will be classified and rated according to the class 1FP, 2AF, 2CF rating factors shown for their respective territory in the Farm Truck Section of the manual.
- B. Medium size trucks (10,001-20,000 GVWR) will be classified and rated according to the class 1AF, 2AF or 2CF rating factors shown for their respective territory in the Farm Truck Section of the manual.
- C. Heavy trucks and vans (20,001-45,000 GVWR) will be classified and rated according to the class 6 rating factor shown for the respective territory in the Farm Truck Section of the manual.
- D. Truck-tractor type units will be classified and rated according to the class 5CB rating factor shown for their respective territory in the Farm Truck Section of the manual.

4. **SEMI OR GRAIN TRAILER ATTACHED TO A TRUCK-TRACTOR OWNED OR NON-OWNED - (CLASS 5CB):**

Trailers for use with a Truck-Tractor will require a premium charge for Bodily Injury and Property Damage Liability based on the class 5CB rating factor shown for their respective territory in the Farm Truck Section of the manual. Physical Damage coverage on the owned trailers can be reviewed under the rating shown in this Farm Truck Section of the manual. Liability coverage on these trailers applies while unattached to the Truck-Tractor. Attach Form FU 200 Farm Semi Tractor/Trailer Liability Endorsement.

5. **ALL OTHER TRAILERS (CLASS CODE 6):**

Utility or gooseneck trailers, licensed for road use, designed for use with a private passenger type automobile and used exclusively for the farming operation shall have Bodily Injury and Property Damage Liability protection and Medical Payments coverages extended from the private passenger automobile, farm pickup or truck listed on the policy. Physical Damage coverage can be reviewed under the rating shown in this Farm Truck Section of the manual.

FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER

6. GENERAL RULES:

- A. The rules and exceptions found in Section 7. Minimum Premium, 8. Policy Period, 9. Changes, 10. Cancellation, 11. Whole Dollar Premium, 13. Suspension, 14. Miscellaneous, 15. Certified Risks, 18. Increased Limits, and 20. Rating Territories of the Personal Vehicle Manual apply in the same fashion to this Farm Truck Section, except as herein provided.
- B. The following features are **"NOT"** a filed option for vehicles eligible for coverage under the Farm Truck Section:
 - (1) Increased Limit Extended Transportation Expenses Coverage
 - (2) Towing and Labor Costs
 - (3) Named Non-Owner Coverage
 - (4) Extended Non-Owned Liability Coverage
- C. The Multi-Car, Drivers Training and Good Student Discounts do not apply to vehicles defined and rated under the Farm Truck Section.
- D. Liability, Medical Payments, Uninsured Motorists and Underinsured Motorists base rates for vehicles qualifying under the Farm Truck Section are found in the Rate pages according to the highest rated territory of destination.
- E. Physical Damage Rates are not subject to further adjustment by primary or secondary factors.

FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER RATING

LIABILITY AND MEDICAL PAYMENTS

(Primary and Secondary Factors Combined)

Description	Class	Mile	Radius
		50	51-150
Pickup or Van (10,001 - 20,000) GVWR	1FP	N/A	.50
Truck (10,001 - 20,000) GVWR	1AF	.25	.40
Same with principal operator 21-24	2AF*	.95	1.25
Same with principal operator 20 or under	2CF*	1.50	1.85
Heavy Truck or Van (20,001 - 45,000) GVWR	6	.40	.60
Truck-Tractor	5CB	1.25	2.05
Trailer Owned or Non-Owned (used with Truck-Tractor)	5CB	.40	.55
*The above young driver classifications apply only when Farmers Mutual Hail Insurance Company of Iowa is not otherwise making a charge for the operator on another automobile insured with the Company.			

PHYSICAL DAMAGE

Other-than-Collision / Semi-Annual Rates / All Territories

Stated Amount Rate Per \$100 of Value

Full Coverage	\$.46
50 Deductible	\$.41
100 Deductible	\$.36
200 Deductible	\$.33
250 Deductible	\$.31
500 Deductible	\$.25
1000 Deductible	\$.20
1500 Deductible	\$.17
2000 Deductible	\$.15
2500 Deductible	\$.13

Collision / Semi-Annual Rates / All Territories

Stated Amount Rate Per \$100 of Value

	<u>1AF/1FP/6</u>	<u>2AF</u>	<u>2CF</u>	<u>5CB</u>
100 Deductible	\$.30	\$.84	\$1.11	\$.48
200 Deductible	\$.27	\$.77	\$1.02	\$.43
250 Deductible	\$.25	\$.74	\$.98	\$.40
500 Deductible	\$.20	\$.65	\$.85	\$.35
1000 Deductible	\$.17	\$.55	\$.72	\$.30
1500 Deductible	\$.15	\$.49	\$.64	\$.26
2000 Deductible	\$.13	\$.42	\$.55	\$.23
2500 Deductible	\$.11	\$.36	\$.47	\$.19

The stated amount should be based on current market value of the unit and should be reviewed regularly to update the coverage provided. Claims are reviewed for settlement based on the terms and conditions found in Coverage for Damage to your Auto form (Stated Amount Maximum Limit of Liability).

UNIVERSAL AUTOMOBILE TIER PROGRAM

The Farmers Mutual Hail Insurance Company of Iowa Universal Automobile Tier Program will utilize an established Insurance SCORE product called “ChoicePoint Attract – Standard Auto” to establish the Tier indicator on new business.

The ChoicePoint Attract Standard Auto Insurance SCORE will be modified based on the following Tier Determination Table:

Years of Longevity	Factor Adjustment
0 years	+0 factor points
1 year	+10 factor points
2 years	+20 factor points
3 years	+30 factor points
4 years	+40 factor points
5 or more	+50 factor points

The Tier Determination process will add the above indicated factor adjustment to the Insurance SCORE factor and apply the result to this Tier Determination Table:

Tier Name	Modified Insurance SCORE Range	Rate Factor
TIER 1	785 and above	X 0.80
TIER 2	727 to 784	X 0.90
TIER 3	676 to 726 or none	X 1.00
TIER 4	618 to 675	X 1.10
TIER 5	617 and below	X 1.20

This rate factor will apply to the Base Premium Coverages at the end of all other adjustments other than the 6 months term factor and Cloud Package Discount.

State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Automobile Program		
Project Name/Number:	Personal Automobile Program/PA-2012-0001		

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	Form A-1 PPA Ark 12-12.pdf
Item Status:	Filed
Status Date:	04/25/2013

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	Attached is the APCS in Excel format and now reflecting a 6-1-13 effective date, as requested.
Attachment(s):	PPA_Survey_FORM_APCS2012-MB - 6-1-2013.xls
Item Status:	Filed
Status Date:	04/25/2013

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract.pdf
Item Status:	Filed
Status Date:	04/25/2013

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	We do not adopt an advisory organization fling, but rather review loss cost recommendations along with our own experience and industry analysis to construct and independent filing.
Attachment(s):	
Item Status:	Filed
Status Date:	04/25/2013

Satisfied - Item:	Arkansas Premium & Loss Analysis
Comments:	The attached reflects experience from 2006-2011 and also from May 2010 to May 2012.

State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Automobile Program		
Project Name/Number:	Personal Automobile Program/PA-2012-0001		

Attachment(s):	Arkansas Premium & Loss Analysis.pdf
Item Status:	Filed
Status Date:	04/25/2013

Satisfied - Item:	Arkansas Justification of Credit
Comments:	Attached is a representation of Written Premium and Paid losses per Tier identified in the Universal Auto Guidelines and Tier sections of the manual.
Attachment(s):	Arkansas Justification of Credit 4-2013.pdf
Item Status:	Filed
Status Date:	04/25/2013

SERFF Tracking #:	FMHL-128751164	State Tracking #:		Company Tracking #:	PA-2012-0001
State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa		
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
Product Name:	Personal Automobile Program				
Project Name/Number:	Personal Automobile Program/PA-2012-0001				

Attachment PPA_Survey_FORM_APCS2012-MB - 6-1-2013.xls is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Farmers Mutual Hail Insurance Company of Iowa

NAIC # (including group #) 569-13897

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
☐ Yes ☒ No

If yes, list the areas:

2. Do you furnish a market for young drivers? ☒ Yes ☐ No
3. Do require collateral business to support a youthful driver? ☐ Yes ☒ No
4. Do you insure drivers with an international or foreign driver's license? ☐ Yes ☒ No
5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	<u>10.000</u>	%
b. Good Student Discount	<u>5.000</u>	%
c. Multi-car Discount	<u>5.000</u>	%
d. Accident Free Discount*	<u>0.000</u>	%

Please Specify Qualification for Discount:

e. Anti-Theft Discount	<u>5.000</u>	%
f. Other (specify) <u>Drivers Training</u>	<u>5.000</u>	%
<u>Safety Equipment</u>	<u>5.000</u>	%
<u>Renewal Business Discount</u>	<u>\$5.000</u>	%

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No
 If so, what is the fee for installment payments?

EFT \$0.00 Otherwise \$6.00 per mailing

7. Does your company utilize a tiered rating plan? ☒ Yes ☐ No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
<u>Universal Auto Tier Program as filed here</u>	<u>80%, 90%, 100%, 110%, 120%</u>	<u>417,500</u>
<u></u>	<u></u>	<u>Tier 1 & 2 - 15% of WP each</u>
<u></u>	<u></u>	<u>Tier 3 - 30% of WP</u>
<u></u>	<u></u>	<u>Tier 4 & 5 - 20% of WP each</u>

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Roger D. Haist

Signature

Printed Name

V.P. & Asst Mgr FMH P & C Division

Title

515-724-5240

Telephone Number

roger.haist@fmh.com

Email address

AID PC A-1 (1/06)

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PA-2012-0001
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	Independent Filing
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	Company Name		Company NAIC Number
3.	A. Farmers Mutual Hail Insurance Company of Iowa	B.	569-13897

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. 19.0 Personal Auto	B.	19.0001 Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury Liability	12%	8%					
Property Damage Liab	20%	10%					
Medical Payments	25%	10%					
Comprehensive	12%	5%					
Collision	5%	5%					
UM/UIM BI / UM/PD	30%	5%					
TOTAL OVERALL EFFECT	20%	8%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2011	536	0		523979		68.5	69.1
2010	600	0		626871		75.6	50.5
2009	655	0		634224		68.1	52.58
2008	542	0		543160		51.9	49.1
2007	485	0		590528		66.8	47.1

7.

Expense Constants	Selected Provisions
A. Total Production Expense	32.1%
B. General Expense	3.8%
C. Taxes, License & Fees	3.6%
D. Underwriting Profit & Contingencies	2.5%
E. Other (explain) L A E	9.4%
F. TOTAL	51.4%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. +15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

STATE	COV CODE	TERRITORY	WRITTEN PREMIUM	PAID LOSSES	RATIO	COVERAGE DESCRIPTION
AR	101	28	1,097.00	0.00		0 Single Limit of Liability (BI & PD)
AR	110	21	2,286.00	0.00		0 Bodily Injury
AR	110	22	234.00	0.00		0 Bodily Injury
AR	110	23	107.00	0.00		0 Bodily Injury
AR	110	24	20,632.00	0.00		0 Bodily Injury
AR	110	25	3,296.00	0.00		0 Bodily Injury
AR	110	26	209,314.00	105,002.22	50.1	Bodily Injury
AR	110	27	22,017.00	25,000.00	113.5	Bodily Injury
AR	110	28	8,966.00	38,513.13	429.5	Bodily Injury
AR	110	29	220,701.00	134,277.86	60.8	Bodily Injury
AR	110	30	6,876.00	0.00		0 Bodily Injury
AR	110	31	51,784.00	0.00		0 Bodily Injury
AR	110	32	67,964.00	66,869.00	98.3	Bodily Injury
AR	110	33	311,700.00	198,899.49	63.8	Bodily Injury
			925,877.00	568,561.70	61.41%	
AR	120	21	1,722.00	0.00		0 Property Damage
AR	120	22	220.00	0.00		0 Property Damage
AR	120	23	99.00	0.00		0 Property Damage
AR	120	24	17,586.00	3,778.22	21.4	Property Damage
AR	120	25	2,561.00	0.00		0 Property Damage
AR	120	26	183,024.00	129,851.68	70.9	Property Damage
AR	120	27	21,167.00	3,492.73	16.5	Property Damage
AR	120	28	7,919.00	8,528.59	107.6	Property Damage
AR	120	29	204,295.00	112,771.88	55.2	Property Damage
AR	120	30	6,669.00	2,567.15	38.4	Property Damage
AR	120	31	49,871.00	18,685.66	37.4	Property Damage
AR	120	32	57,905.00	48,174.69	83.1	Property Damage

AR	120	33	295,854.00	318,977.71	107.8 Property Damage
			848,892.00	646,828.31	76.20%
AR	130	21	201.00	0.00	0 Medical Payments
AR	130	22	22.00	0.00	0 Medical Payments
AR	130	23	6.00	0.00	0 Medical Payments
AR	130	24	2,879.00	0.00	0 Medical Payments
AR	130	25	999.00	0.00	0 Medical Payments
AR	130	26	26,223.00	40,940.64	156.1 Medical Payments
AR	130	27	4,298.00	0.00	0 Medical Payments
AR	130	28	1,002.00	0.00	0 Medical Payments
AR	130	29	17,263.00	288.00	1.6 Medical Payments
AR	130	30	71.00	0.00	0 Medical Payments
AR	130	31	7,860.00	1,173.65	14.9 Medical Payments
AR	130	32	2,939.00	20,245.50	688.8 Medical Payments
AR	130	33	13,138.00	15,078.60	114.7 Medical Payments
			76,901.00	77,726.39	101.07%
AR	140	28	105.00	0.00	0 Uninsured Motorist - BI & PD
AR	141	21	54.00	0.00	0 Uninsured Motorist - BI
AR	141	22	15.00	0.00	0 Uninsured Motorist - BI
AR	141	23	12.00	0.00	0 Uninsured Motorist - BI
AR	141	24	1,230.00	0.00	0 Uninsured Motorist - BI
AR	141	25	261.00	0.00	0 Uninsured Motorist - BI
AR	141	26	18,128.00	55,100.50	303.9 Uninsured Motorist - BI
AR	141	27	2,426.00	0.00	0 Uninsured Motorist - BI
AR	141	28	835.00	0.00	0 Uninsured Motorist - BI
AR	141	29	18,680.00	0.00	0 Uninsured Motorist - BI

AR	141	30	128.00	0.00	0 Uninsured Motorist - BI
AR	141	31	9,468.00	0.00	0 Uninsured Motorist - BI
AR	141	32	4,001.00	0.00	0 Uninsured Motorist - BI
AR	141	33	19,796.00	18,637.27	94.1 Uninsured Motorist - BI
			75,034.00	73,737.77	98.27%

AR	142	21	0.00	0.00	0 Uninsured Motorst-PD
AR	142	22	18.00	0.00	0 Uninsured Motorst-PD
AR	142	23	13.71	0.00	0 Uninsured Motorst-PD
AR	142	24	1,352.87	0.00	0 Uninsured Motorst-PD
AR	142	25	286.00	0.00	0 Uninsured Motorst-PD
AR	142	26	19,570.17	22,810.48	116.5 Uninsured Motorst-PD
AR	142	27	2,777.05	1,190.97	42.8 Uninsured Motorst-PD
AR	142	28	1,002.88	0.00	0 Uninsured Motorst-PD
AR	142	29	19,185.29	3,801.08	19.8 Uninsured Motorst-PD
AR	142	30	154.02	0.00	0 Uninsured Motorst-PD
AR	142	31	8,869.39	0.00	0 Uninsured Motorst-PD
AR	142	32	4,167.32	6,487.25	155.6 Uninsured Motorst-PD
AR	142	33	19,475.60	5,574.40	28.6 Uninsured Motorst-PD
			76,872.30	39,864.18	51.86%

AR	150	28	161.00	0.00	0 Underinsured Motorist - BI & PD
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AR	151	21	125.00	0.00	0 Underinsured Motorist - BI
AR	151	22	26.00	0.00	0 Underinsured Motorist - BI
AR	151	23	23.00	0.00	0 Underinsured Motorist - BI
AR	151	24	2,053.00	0.00	0 Underinsured Motorist - BI
AR	151	25	494.00	0.00	0 Underinsured Motorist - BI
AR	151	26	26,261.00	0.00	0 Underinsured Motorist - BI

AR	151	27	4,173.00	0.00	0 Underinsured Motorist - BI
AR	151	28	993.00	0.00	0 Underinsured Motorist - BI
AR	151	29	19,711.00	0.00	0 Underinsured Motorist - BI
AR	151	30	57.00	0.00	0 Underinsured Motorist - BI
AR	151	31	23,856.00	0.00	0 Underinsured Motorist - BI
AR	151	32	4,354.00	0.00	0 Underinsured Motorist - BI
AR	151	33	23,851.00	0.00	0 Underinsured Motorist - BI
			105,977.00	0.00	0.00%

AR	200	21	1,010.00	0.00	0 Collision
AR	200	22	1,010.00	0.00	0 Collision
AR	200	23	122.00	0.00	0 Collision
AR	200	24	12,488.00	3,923.54	31.4 Collision
AR	200	25	3,160.00	0.00	0 Collision
AR	200	26	188,909.00	154,581.21	81.8 Collision
AR	200	27	15,137.00	2,735.73	18 Collision
AR	200	28	11,854.00	6,895.94	58.1 Collision
AR	200	29	175,490.00	115,619.69	65.8 Collision
AR	200	30	5,382.00	5,634.55	104.6 Collision
AR	200	31	50,559.00	4,547.97	8.9 Collision
AR	200	32	44,622.00	26,501.74	59.3 Collision
AR	200	33	284,668.00	185,753.97	65.2 Collision
			793,401.00	506,194.34	63.80%

AR	201	24	18.00	0.00	0 Collision - Stated Value
AR	201	26	1,761.00	0.00	0 Collision - Stated Value
AR	201	27	49.00	0.00	0 Collision - Stated Value
AR	201	28	503.00	0.00	0 Collision - Stated Value
AR	201	29	2,932.00	12,881.90	439.3 Collision - Stated Value
AR	201	30	75.00	0.00	0 Collision - Stated Value
AR	201	31	5,424.00	0.00	0 Collision - Stated Value
AR	201	32	730.00	0.00	0 Collision - Stated Value

AR	201	33	1,181.00	0.00	0 Collision - Stated Value
			12,673.00	12,881.90	101.65%
AR	210	21	545.00	0.00	0 Comprehensive - ACV
AR	210	23	49.00	0.00	0 Comprehensive - ACV
AR	210	24	7,818.00	0.00	0 Comprehensive - ACV
AR	210	25	2,258.00	0.00	0 Comprehensive - ACV
AR	210	26	136,916.00	107,978.66	78.8 Comprehensive - ACV
AR	210	27	15,183.00	18,710.93	123.2 Comprehensive - ACV
AR	210	28	11,150.00	9,624.07	86.3 Comprehensive - ACV
AR	210	29	110,098.00	55,306.56	50.2 Comprehensive - ACV
AR	210	30	1,920.00	0.00	0 Comprehensive - ACV
AR	210	31	25,145.00	21,020.13	83.5 Comprehensive - ACV
AR	210	32	33,583.00	11,632.85	34.6 Comprehensive - ACV
AR	210	33	181,424.00	85,355.52	47 Comprehensive - ACV
			526,089.00	309,628.72	58.85%
AR	211	24	4.00	0.00	0 Comprehensive - Stated Value
AR	211	26	1,422.00	0.00	0 Comprehensive - Stated Value
AR	211	27	24.00	0.00	0 Comprehensive - Stated Value
AR	211	28	569.00	0.00	0 Comprehensive - Stated Value
AR	211	29	2,843.00	893.58	31.4 Comprehensive - Stated Value
AR	211	30	11.00	0.00	0 Comprehensive - Stated Value
AR	211	31	5,591.00	0.00	0 Comprehensive - Stated Value
AR	211	32	301.00	0.00	0 Comprehensive - Stated Value
AR	211	33	812.00	3,984.03	490.6 Comprehensive - Stated Value
			11,577.00	4,877.61	42.13%
AR	220	23	1.62	0.00	0 Towing & Labor (Road Service)
AR	220	24	115.99	0.00	0 Towing & Labor (Road Service)
AR	220	26	2,274.93	100.00	4.3 Towing & Labor (Road Service)

AR	220	27	73.74	0.00	0 Towing & Labor (Road Service)
AR	220	28	44.00	0.00	0 Towing & Labor (Road Service)
AR	220	29	512.30	0.00	0 Towing & Labor (Road Service)
AR	220	30	7.00	0.00	0 Towing & Labor (Road Service)
AR	220	31	576.00	50.00	8.6 Towing & Labor (Road Service)
AR	220	32	155.11	0.00	0 Towing & Labor (Road Service)
AR	220	33	560.04	98.60	17.6 Towing & Labor (Road Service)
			4,320.73	248.60	5.75%

AR	230	23	3.90	0.00	0 Rental Reimbursement
AR	230	24	289.99	0.00	0 Rental Reimbursement
AR	230	26	3,889.44	0.00	0 Rental Reimbursement
AR	230	27	81.59	0.00	0 Rental Reimbursement
AR	230	28	33.00	0.00	0 Rental Reimbursement
AR	230	29	511.37	0.00	0 Rental Reimbursement
AR	230	31	553.00	0.00	0 Rental Reimbursement
AR	230	32	135.57	0.00	0 Rental Reimbursement
AR	230	33	1,002.29	0.00	0 Rental Reimbursement
			6,500.15	0.00	0.00%

AR	240	23	1.63	0.00	0 Accidental Death & Dismemberment
AR	240	24	504.00	0.00	0 Accidental Death & Dismemberment
AR	240	25	130.00	0.00	0 Accidental Death & Dismemberment
AR	240	26	6,380.51	1,680.00	26.3 Accidental Death & Dismemberment
AR	240	27	1,180.54	0.00	0 Accidental Death & Dismemberment
AR	240	28	260.22	0.00	0 Accidental Death & Dismemberment
AR	240	29	3,689.72	0.00	0 Accidental Death & Dismemberment
AR	240	30	54.00	0.00	0 Accidental Death & Dismemberment
AR	240	31	1,120.00	0.00	0 Accidental Death & Dismemberment
AR	240	32	564.80	0.00	0 Accidental Death & Dismemberment
AR	240	33	2,502.99	0.00	0 Accidental Death & Dismemberment
			16,388.41	1,680.00	10.25%

3,481,875.59	2,242,229.52	64.40%
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Ark	Primary Base Coverages	2006-2011
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	WRITTEN PREMIUM	PAID LOSSES	RATIO
Combined Single Limit	1,097.00	0.00	0
Bodily Injury	925,877.00	568,561.70	61.41%
Property Damage	848,892.00	646,828.31	76.20%
Medical Payments	76,901.00	77,726.39	101.07%
Uninsured Motorists	75,034.00	73,737.77	98.27%
Underinsured Motorists	105,977.00	0.00	0.00%
Comprehensive	526,089.00	309,628.72	58.85%
Collision	793,401.00	506,194.34	63.80%
	3,353,268.00	2,182,677.23	65.09%
All Coverages Combined	3,481,875.59	2,242,229.52	64.40%

Ark	Primary Base Coverages	May 2010 to May 2012
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	WRITTEN PREMIUM	PAID LOSSES	RATIO
Bodily Injury	382,183.88	301,834.46	78.98%
Property Damage	273,525.29	246,487.42	90.12%
Medical Payments	23,988.80	35,044.20	146.09%
Uninsured Motorists	24,145.39	20,671.79	85.61%
Underinsured Motorists	30,681.16	0.00	0.00%
Comprehensive	168,979.25	107,992.04	63.91%
Collision	247,540.74	153,785.64	62.13%
	1,151,044.51	865,815.55	64.16%
All Coverages Combined	1,110,774.27	866,064.05	87.47%

G/A WRITTEN PREMIUM G/A PAID LOSSES G/A RATIO

0.00

1,380.00	0.00	0.00%
0.00	0.00	0.00%
107.00	0.00	0.00%
3,126.00	0.00	0.00%
1,353.00	0.00	0.00%
74,399.00	36,426.00	48.96%
4,061.00	0.00	0.00%
1,258.00	0.00	0.00%
78,320.00	15,902.00	20.30%
2,825.00	0.00	0.00%
10,850.00	0.00	0.00%
25,709.00	2,932.00	11.40%
98,336.00	79,672.00	81.02%
301,724.00	134,932.00	44.72%
301,950.70	140,932.76	46.67%
972.00	0.00	0.00%
0.00	0.00	0.00%
99.00	0.00	0.00%
2,690.00	0.00	0.00%
1,050.00	0.00	0.00%
64,440.00	78,563.23	121.92%
3,862.00	0.00	0.00%
1,098.00	3,616.59	329.38%
71,899.00	45,777.61	63.67%
2,772.00	2,567.15	92.61%
10,399.00	2,232.37	21.47%
21,705.00	14,072.26	64.83%

93,039.00	95,139.80	102.26%
274,025.00	241,969.01	88.30%

201.00	0.00	0.00%
0.00	0.00	0.00%
6.00	0.00	0.00%
299.00	0.00	0.00%
411.00	0.00	0.00%
9,219.00	21,907.14	237.63%
822.00	0.00	0.00%
199.00	0.00	0.00%
6,200.00	0.00	0.00%
28.00	0.00	0.00%
1,416.00	0.00	0.00%
886.00	7,722.00	871.56%
4,300.00	7,302.74	169.83%
23,987.00	36,931.88	153.97%

0.00

54.00	0.00	0.00%
0.00	0.00	0.00%
12.00	0.00	0.00%
144.00	0.00	0.00%
108.00	0.00	0.00%
6,394.00	0.00	0.00%
510.00	0.00	0.00%
209.00	0.00	0.00%
6,453.00	0.00	0.00%

39.00	0.00	0.00%
1,865.00	0.00	0.00%
1,505.00	0.00	0.00%
6,603.00	16,228.76	67.91%
23,896.00	16,228.76	67.91%

0.00	0.00	0.00%
0.00	0.00	0.00%
13.71	0.00	0.00%
121.87	0.00	0.00%
99.00	0.00	0.00%
5,728.17	0.00	0.00%
437.05	0.00	0.00%
120.88	0.00	0.00%
4,983.29	0.00	0.00%
46.02	0.00	0.00%
1,174.39	0.00	0.00%
1,255.32	0.00	0.00%
4,419.60	0.00	0.00%
18,401.28	0.00	0.00%

0.00	0.00	0.00%
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125.00	0.00	0.00%
0.00	0.00	0.00%
23.00	0.00	0.00%
232.00	0.00	0.00%
204.00	0.00	0.00%
9,489.00	0.00	0.00%

924.00	0.00	0.00%
273.00	0.00	0.00%
6,552.00	0.00	0.00%
21.00	0.00	0.00%
4,583.00	0.00	0.00%
1,526.00	0.00	0.00%
8,641.00	0.00	0.00%
32,593.00	0.00	0.00%

0.00	0.00	0.00%
0.00	0.00	0.00%
122.00	0.00	0.00%
2,506.00	0.00	0.00%
773.00	0.00	0.00%
68,526.00	48,185.74	70.32%
2,880.00	0.00	0.00%
1,629.00	1,142.13	70.11%
61,602.00	47,882.33	77.73%
1,951.00	5,634.55	288.80%
9,302.00	1,542.95	16.59%
13,445.00	4,181.41	31.10%
86,328.00	54,546.06	63.18%
248,798.00	163,115.17	65.56%

0.00

169,643.00

133,765.36

78.85%

1,252.14	148.60	11.87%
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2,110.43

2,468.02

		2012	2012	
	Policies	Written Premium	Losses Paid	Ratio
Tier 1	97	\$87,906.67	\$42,127.56	47.92%
Tier 2	83	\$158,484.07	\$69,507.87	43.86%
Tier 3	259	\$223,136.15	\$70,696.44	31.68%
Tier 4	136	\$86,861.38	\$110,549.48	127.27%
Tier 5	95	\$47,244.08	\$40,994.32	86.77%

State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Automobile Program		
Project Name/Number:	Personal Automobile Program/PA-2012-0001		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/04/2013	Filed 04/25/2013	Supporting Document	APCS-Auto Premium Comparison Survey	04/15/2013	PPA_Survey_FORM_APCS2012-MB - 1-1-2013.xls (Superceded)
10/31/2012	Filed 04/25/2013	Supporting Document	APCS-Auto Premium Comparison Survey	04/04/2013	PPA_Survey_FORM_APCS2012-MB - 1-1-2013.pdf (Superceded)

SERFF Tracking #:	FMHL-128751164	State Tracking #:		Company Tracking #:	PA-2012-0001
<hr/>					
State:	Arkansas	Filing Company:	Farmers Mutual Hail Insurance Company of Iowa		
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
Product Name:	Personal Automobile Program				
Project Name/Number:	Personal Automobile Program/PA-2012-0001				

Attachment PPA_Survey_FORM_APCS2012-MB - 1-1-2013.xls is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number: 569-13897
 Company Name: Farmers Mutual Hail Insurance Company of
 Contact Person: Roger D. Haist
 Telephone No.: 515-724-5240
 Email Address: roger.haist@fmh.com
 Effective Date: 2/1/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20	30	%
AUTO/HOMEOWNERS		5	%
GOOD STUDENT		5	%
ANTI-THEFT DEVICE	5	15	%
Over 55 Defensive Driver Discount		10	%
\$250/\$500 Deductible Comp./Coll.	500 Ded base		%

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800

Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$593	\$732	\$219	\$199	\$593	\$732	\$219	\$199	\$935	\$1,157	\$330	\$299	\$556	\$685	\$207	\$188	\$747	\$922	\$269	\$245
	Minimum Liability with Comprehensive and Collision			\$1,253	\$1,561	\$437	\$392	\$1,253	\$1,561	\$437	\$392	\$1,738	\$2,165	\$594	\$533	\$1,384	\$1,725	\$479	\$430	\$1,665	\$2,076	\$573	\$515
	100/300/50 Liability with Comprehensive and Collision			\$1,427	\$1,768	\$515	\$466	\$1,427	\$1,768	\$515	\$466	\$2,023	\$2,510	\$716	\$645	\$1,555	\$1,929	\$557	\$503	\$1,887	\$2,343	\$676	\$611
2009Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$585	\$724	\$211	\$191	\$585	\$724	\$211	\$191	\$927	\$1,149	\$322	\$291	\$548	\$677	\$199	\$180	\$739	\$914	\$261	\$237
	Minimum Liability with Comprehensive and Collision			\$1,344	\$1,678	\$461	\$413	\$1,344	\$1,678	\$461	\$413	\$1,849	\$2,306	\$624	\$560	\$1,503	\$1,876	\$513	\$459	\$1,798	\$2,245	\$611	\$548
	100/300/50 Liability with Comprehensive and Collision			\$1,518	\$1,885	\$539	\$487	\$1,518	\$1,885	\$539	\$487	\$2,134	\$2,651	\$746	\$672	\$1,674	\$2,080	\$591	\$532	\$2,020	\$2,512	\$714	\$644
2010 Honda Odyssey "EX"	Minimum Liability			\$640	\$793	\$229	\$206	\$640	\$793	\$229	\$206	\$1,013	\$1,258	\$350	\$315	\$601	\$744	\$216	\$195	\$821	\$1,017	\$288	\$261
	Minimum Liability with Comprehensive and Collision			\$1,600	\$1,999	\$546	\$488	\$1,600	\$1,999	\$546	\$488	\$2,163	\$2,702	\$728	\$651	\$1,805	\$2,258	\$614	\$549	\$2,179	\$2,726	\$739	\$662
	100/300/50 Liability with Comprehensive and Collision			\$1,780	\$2,215	\$627	\$564	\$1,780	\$2,215	\$627	\$564	\$2,460	\$3,062	\$854	\$768	\$1,982	\$2,471	\$695	\$624	\$2,411	\$3,005	\$845	\$760
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$585	\$724	\$211	\$191	\$585	\$724	\$211	\$191	\$927	\$1,149	\$322	\$291	\$548	\$677	\$199	\$180	\$739	\$914	\$261	\$237
	Minimum Liability with Comprehensive and Collision			\$1,768	\$2,210	\$601	\$537	\$1,768	\$2,210	\$601	\$537	\$2,351	\$2,936	\$790	\$706	\$2,034	\$2,544	\$689	\$616	\$2,407	\$3,012	\$813	\$729
	100/300/50 Liability with Comprehensive and Collision			\$1,942	\$2,417	\$679	\$611	\$1,942	\$2,417	\$679	\$611	\$2,636	\$3,281	\$912	\$818	\$2,205	\$2,748	\$767	\$689	\$2,629	\$3,279	\$916	\$825
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$585	\$724	\$211	\$191	\$585	\$724	\$211	\$191	\$927	\$1,149	\$322	\$291	\$548	\$677	\$199	\$180	\$739	\$914	\$261	\$237
	Minimum Liability with Comprehensive and Collision			\$2,175	\$2,723	\$736	\$658	\$2,175	\$2,723	\$736	\$658	\$2,825	\$3,533	\$946	\$846	\$2,551	\$3,194	\$861	\$769	\$3,005	\$3,765	\$1,014	\$907
	100/300/50 Liability with Comprehensive and Collision			\$2,349	\$2,930	\$814	\$732	\$2,349	\$2,930	\$814	\$732	\$2,349	\$3,878	\$1,068	\$958	\$2,722	\$3,398	\$939	\$842	\$3,227	\$4,032	\$1,117	\$1,003
2010 Hyundai Santa Fe SE 4x2	Minimum Liability			\$585	\$724	\$211	\$191	\$585	\$724	\$211	\$191	\$927	\$1,149	\$322	\$291	\$548	\$677	\$199	\$180	\$739	\$914	\$261	\$237
	Minimum Liability with Comprehensive and Collision			\$1,649	\$2,060	\$562	\$504	\$1,649	\$2,060	\$562	\$504	\$2,198	\$2,744	\$739	\$663	\$1,885	\$2,358	\$641	\$573	\$2,249	\$2,814	\$763	\$683
	100/300/50 Liability with Comprehensive and Collision			\$1,823	\$2,267	\$640	\$578	\$1,823	\$2,267	\$640	\$578	\$2,483	\$3,089	\$861	\$775	\$2,056	\$2,562	\$719	\$646	\$2,471	\$3,081	\$866	\$779